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THE

MODEL MERCHANT,

OR MEMOIRS OF

SAMUEL BUDGETT.

ABRIDGED FROM THE WORK OF THE REV. WM. ARTHUR.

BY MRS. S. A. MYERS.

PHILADELPHIA:
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394

CONTENTS.

CHAPTER I.

PAGE

Kingswood, ... 5

CHAPTER II.

The born merchant, ... 17

CHAPTER III.

Early life, ... 27

CHAPTER IV.

Basis of character, ... 41

CHAPTER V.

Early toils and troubles, ... 59

CHAPTER VI.

Rise and progress, ... 74

CHAPTER VII.

Master and men, ... 94

CHAPTER VIII.

In his own neighbourhood, ... 129

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CHAPTER IX.

PAGE
In the family, ... 153

CHAPTER X.

The inner life, ... 165

CHAPTER XI.

The latter end, ... 179

MEMOIRS OF BUDGETT.

CHAPTER I.

KINGSWOOD.

KINGSWOOD is not a bewitching place. Going out from Bristol, you find the road skirted by rough cottages, prolific of a rough population. Here and there is a man whose complexion has just been painted in the coal pit, or a woman in costume appropriate to other ages,—a long great coat of dark blue cloth, with manifold capes, like a coachman's, surmounted by a quaint black hat, with a low crown, and a leaf spreading widely all around but lapped down about the ears. To the eye of a stranger, the neighbourhood seems to lie at a distance from our day. But a few modern houses aspiring towards respectability, a modern church and modern chapels, all in very good taste, show that a new spirit of improvement has broken in upon the old apathy of the place.

Just at the top of Kingswood Hill, about

four miles from Bristol, a lane turns off from the main road, which leads to gates that indicate the entrance to a substantial residence. Passing inside, you see, on the left, a handsome house, surrounded by grounds where shrubs and statues pleasantly contrast with the adjacent rudeness. On a bright green lawn, just before the door, stand a fountain, an arbour of weeping ash, and a pedestal supporting a sun-dial. Through the transparent walls of a conservatory, groups of many coloured flowers are seen, and close by, in a large and handsome aviary, a silver pheasant holds court over a tribe of birds, some curious and some musical. The prospect, varied and extending for twenty miles up a rich valley, embracing every object prized by a lover of the picturesque and beautiful, convinces the beholder that nature is not to be blamed for the roughness of the neighbourhood; and the residence and grounds show, that one was found who could appreciate the offered advantages.

On Wednesday, the 5th of May, 1851, a sombre foreground was in the pleasant picture which lies in front of that dwelling. On the circular pathway before the door, about two hundred men stood ranged in order, two by two; each figure was clad in a mourning cloak, each hat had a funeral band. Those at the rear of the column, were only boys; before these were youths; and so advancing, till,

near its head, you found gray-haired men—and they, although no face there wore the look of an indifferent spectator,—were saddest of all. And deeply mournful did that long column in funeral array, look in contrast with the fresh and springing verdure of the lawn, and the bright Gloucestershire valley now in Mayday leaf and bloom. The head of the column stood close by the portico of the house. A bier was there. A single glance would have told a stranger all;—the master of the place was gone, and his retainers had gathered to honour his burial. Inside the gates, every thing told you that the residence had lost its master;—outside, every thing told you that the village had lost its chief man. The shops were closed, the houses had their blinds drawn down; a dense crowd stood near the gates, and all along the road "to the place of sepulchre," for a quarter of a mile and more, was ranged an expecting throng. It is natural, when one sees a funeral indicating wealth or influence, to watch among the attendants for tokens of the place the departed held in their hearts, and now, as one looked among that numerous "following," from the men that bore the coffin, to the boys that brought up the distant rear, it was easy to see that this was not a pageant, but a mourning. The procession entered a spacious chapel. While the solemn service was read, many a countenance among the

workingmen, who had followed the bier, was seen to be deeply shaded. In the minister's address, the deceased was not spoken of in eulogies graceful and high sounding; but when his worth and bounties were spoken of as things well known to all present, all faces gathered feeling. When he said, "Those hands have given away their hundreds upon hundreds," many a moistened eye among those unused to tears, attested and sealed the truth of the words. "As the coffin was lowered into the vault," says the Rev. Mr. Arthur, "I heard a woman, standing behind me say, 'Ah, poor man! I hope he's gone happy!' 'Gone happy!' replied a neighbour; 'if *he* isn't gone happy, what must *us* do?' Turning away with the retiring crowd, I enquired of a woman, 'Have you often such funerals in Kingswood?' She looked at me in a style not at all complimentary to my intelligence, and as if to say, Where can *you* have spent your days to ask a question like that? and then exclaiming with special emphasis, 'Niver!' she left me to better my information. Joining a poor, but thoughtful looking man, I said, 'This is a remarkable funeral.' 'Yes, sir, such a one as we never had in Kingswood before;' and then added sadly, 'The best man in Kingswood gone to day.' A few days afterwards, meeting with an elderly man whom I had seen among the retinue of the mourners, I asked him if he had not been

in the employment of the deceased merchant. 'Yes, sir, for seventeen years.' Then his countenance flushed as he added, 'Ah, sir! a great man has fallen.' I coolly observed, I supposed he had been an important man in the neighbourhood. 'In the neighbourhood!' replied the old man, 'there was not his equal in all England. No tongue can ever tell all that man did.' This man was about sixty years of age; his hair was gray, and as he thus spoke of his late master to a perfect stranger, the tears fell fast." And was it not a worthy monument? a man who had grown gray in your service, weeping at the mention of your name! But such a monument, like one of Parian marble, costs a price. It never comes unbought, and your own hand must pay for it in your own lifetime. Your will, or your survivors, may secure a monument that will droop and mourn over your grave for centuries, but if you would have a few warm tears from the heart of a poor man, neither heirs nor will can buy them. And who was this man, whose death moved an entire neighbourhood and wrung individual hearts? You might often have seen him driving into Bristol; a man verging towards sixty, wrapped up in a coat of deep olive, with gray hair, an open countenance, a quick brown eye, and an air less expressive of polish than of push—one who looked as if he had work to do, and had also the art of doing it. But

he is not in too much haste to neglect doing good. The weary wayfarer is taken up to ride; but having reached the place of business he, the born merchant, is seemingly absorbed by the duties of his calling, yet with an eye that notes every thing. In his private office a memorandum is taken from his pocket, and all it calls for is executed with promptitude and dispatch. First he disposes of one thing, then another, consults and dismisses clerk after clerk, until at length, one young man approaches him, but instead of the cool self-possession of the others, his face is full of embarrassment. But to the employer all reason for his confusion is known, and instead of the usual exactions requisite in business, he is more ready to practise the law enjoined by the christian rule. "What is the matter?" he asks, "I understand you can't make your cash quite right." "No, sir." "How much are you short?" "Eight pounds, sir." "Never mind; I am quite sure you have done what is right and honourable. It is some mistake, and you won't let it happen again. Take this, and make your account straight." The young man takes the proffered paper, and retires as full of admiration as he had approached full of anxiety. Sometimes a porter is complained of, and he is summoned; but he is told mildly, that "such things must not occur again," and so with incredible despatch, matter after matter is settled, and

all who leave that office, go to their work as if some one had oiled their joints. And so, passing on, rewarding some, praising and encouraging others, his countenance is full of benevolence, until he finds some one idling, and it is easily seen that this is displeasing, for he has a just appreciation of the value of time. "If you waste five minutes, that is not much, but probably if you waste five minutes yourself, you lead some one else to waste five minutes, and that makes ten. If a third follow your example, that makes a quarter of an hour. Now, there are about a hundred and eighty of us here; and if every one of us wasted five minutes in a day, what would it come to? It would be fifteen hours; and fifteen hours a day would be ninety hours, about eight days, working time in a week; and in a year, four hundred days. Do you think we could stand waste like that?" The poor loiterer is confounded. He had no idea of eating up fifteen hours, much less four hundred days of his good employer's time; and he never saw before, how fast five minutes could be multiplied. These are a few traits of this energetic merchant; but do our readers ask, what is the business called which demands such promptitude and despatch, as well as an establishment of such magnitude and systematic rule? As "General Provision Merchants," they do seem bent on making general provision. You may, as you travel through

that extensive warehouse, find the tour a curious and instructive journey. Here is a region of loaf sugar, where it is stored up, pile upon pile;—there you light upon a tract of sugar tierces, before which you cease to wonder at the piles of loaf. Each of these weighs ten hundred weight, and often two hundred and fifty are sold in a week. Here, you come upon a territory overgrown with tea-chests; there, upon a colony of casks replenished with nutmegs, cassia and all spicery; in short, every thing which can be brought within the compass of a grocery line. Behind a pile of flour bags, you will find a band repairing such sacks as have suffered in the service. Near these, boys are hammering old nails straight on an anvil. This is the first step in the establishment, and if a boy is diligent here, he is promoted to the rank of bag mender, and next a messenger, and so on, his future rise depending on his ability and application. But what are those old nails the boys are hammering? Old nails picked up about the concern, for nothing is wasted here.

In such an establishment, one naturally observes the men, to form an idea of their health, their character, and their position as to comfort. In many a prosperous cotton or woollen factory, one may see every thing, which to an expert eye, tells of ill health in some, disorderly habits in others, wretched homes in a third class; and in particular

individuals the whole of these evils meet. In great iron works, some of those brave and brawny fellows, who are performing such herculean labours for the general good, are sinking prematurely under the twin effects of fire and intoxication. In the mining districts, few old men are to be found in a crowd, and here and there a young miner, bearing fearful tokens of underground accident, causes the heart to be sad, as well as over those in metropolitan warehouses, whose countenances bear the stamp of decay or record of dissipation. But in all these spheres, happily, may be traced proofs that there are masters who are attentive to the well-being of those who labour under their eye, and late years have witnessed great advancement, both in comfort and morals. But still, there is enough to make one mourn over the lot of those who are serving us. Much sweet gain has been gathered in these hives of labour, but who would be tempted to envy the possessor? for to secure the honey, so many of the bees are sacrificed. Ye that are able to direct those who are only fitted to toil, ye have a right to goodly gain; but when you count your increase, forget not those by whose weary labours you have prospered. Think what you can do for their health, their homes, their intellect and their souls. In your course round the large warehouse in Nelson street, Bristol, you meet with one large room, which contains no

merchandise, and has no air of business. A range of neat forms and a table are its furniture, and "Fletcher's Family Devotion" and "Wesley's Hymns" which lie upon it, show it is the "chapel for family prayer." A large number of men breakfast on the premises; and before breakfast, half an hour is allowed for worship, and the men assemble here for that purpose. *Family* worship in a warehouse! Surely it would be wise and good, if a family feeling could be shed over all such vast establishments, and the hearts of men be saved from feeling, that in the haste of business, all relations, but those of commerce, were forgotten. Some sacred links ought to hallow the intercourse of those whose lot it is, day after day, to toil side by side. How often it seems to be taken for granted, that when the business of a day is begun in a large concern, all family scenes and all religious thoughts must wait till the day is over! The morning after Mr. Budgett's funeral, before half past seven o'clock, the various departments of the warehouse were in full play. At the half hour the bell rang. I was there and went into the chapel which was soon filled with men, to the number of eighty, in their working dress. A son of the deceased principal sat at the table. He took up "Fletcher's Family Devotion," and read the portion of scripture appointed for the 8th of May, and the accompanying reflections. And

peculiarly suited was the passage to the circumstances in which they had all acted a part yesterday; recording the wish of the daughters of Zelophehad and the duty of honouring the memory of the departed, it seemed framed on purpose for the occasion. The young merchant, affected by the circumstances, and the coincidence of such a lesson coming on that particular morning, addressed the men in a few words of cordial, christian advice. He then gave out a hymn which was heartily sung. Next, he called upon one of them, by name, to pray. All knelt down, and the man prayed with fervour and solemnity for spiritual blessings to them all; for comfort to the bereaved family; and for the business, that God might make it prosper. When he ceased, the young master took up the strain, and for half an hour, both men and master unitedly worshipped the great Disposer, who appoints the lot of all. Little would a man of the world think, in watching the vast trade going forward within those walls, and the vigour with which the whole machine moves, that time is daily found to pause and hearken to a voice from the unerring Guide, and bow down to call for blessings from the hand that can make every thing to speed. And think you, that those daily prayers have had no part in the rapid growth and healthy action of that establishment, of which Mr. Budgett was the head? It remains his monument.

Its proportions record the extent of his views; its order, his power to systematize; its prompt and rapid action, his vigour; its moral tone, his piety. Thirty years ago, he was admitted a partner in a retail shop in a country village; now he has left the largest business in the west of England, returning, perhaps, three quarters of a million in the course of a year. And that is all brought in by a system of prompt payment. *No bills; all cash.* The rule in that great establishment is, that all purchases made within the month are paid for at the end of the month. But how long does the stock-taking of such a business occupy? At twelve o'clock on a certain day business is stopped; and before twelve at night, the stock is taken, the balance struck, and the principals at home and in their beds.

CHAPTER II.

THE BORN MERCHANT.

"Still let thy mind be bent, still plotting where,
And when, and how, the business may be done."
HERBERT.

COMMERCE is not one of the Muses, nor a bargain so beautiful a thing as a poem or picture; yet the bargain holds no mean place in the framework of this present world. It is the first *material* bond of *human* society, and much as we should regret the departure from our world of the poem, the picture, or the oration, that would not leave mankind so utterly at a loss, as the departure of the less beautiful bargain. Without it, we could never behold a shop, a public conveyance, factory, ship, railway, or an extensive town. Arms, agriculture, love, travel and adventure—all have had their ample offerings of song; the Iliad has told of war, the Odyssey, of wandering; but commerce, in spite of Dyer's "Fleece," Grainger's "Sugar Cane," and Phillips's "Cyder," has thus far held on its course in the world, without any notable

obligation to the lyre. Commerce, in its petty details, is very far from poetry, which invests every subject it recognizes with dignity and interest; thus commerce, having no poetic status, still retains its vulgar aspect. But commerce, on its grand scale, is connected with the chief events of history, all the noted terrestrial discoveries, all the scenes of nature, the spheres of enterprise, all the triumphs of invention, and the manners of nations. By the light of commerce, far away on the misty frontier of history, it is that we first catch sight of Phœnicia, careering on the ancient seas; of Greece, receiving her colonies and her lights; of Carthage, spreading enterprise around the west; of Ancient Britain, emerging out of the unknown, and bringing in her hand, as a modest contribution to the common store of mankind, supplies of tin, strangely contrasting with the gems, spices and silken robes, which she gathered in the bright rich lands of the distant East. The gold of Ophir, the cinnamon and peacocks, the purple of Tyre, pearls, diamonds and ivory, from the Oriental coasts—all have in ages past been brought together by commerce; and now presiding at the inauguration of a new era, when Europe founds empires over the sea, and east and west meet together in new rivalries and new friendships, she brings the ancient cities of Asia into close neighbourship with the newly sprung up towns of the

New World. Nor is her course amid the paths of nature, less wonderful than among those of history. What danger does she shun in pursuit of her object? Overwhelmed in the simoom as well as refreshed on the oasis; hemmed in by the iceberg, or drenched by the water-spout,—all these present no obstacle to commerce, as she speeds her service for the general good. Poetic rapture may sing of individual glory, the feats of war, or triumphs of conquest; but the huntsman chasing the tiger or the bear, the diver seeking pearls in the bosom of the sea, the miner undoing the bolts and bars of nature's treasure vaults, the sailor wrestling with winds and waves, the engineer scooping the hill or spanning the strait, the caravan daring the sands of the desert, or the bullock-train encountering the kloof,—these are fitter subjects for the poet's lyre, than relations of the feats of the Cyclops, or praises of the orgies of the fabled rabble of Olympus. It was ordained that man should be bound to man, province to province, and nation to nation, by the solid tie of common interests, and commerce has done much in fulfilling her mission. "Had all nations found at home every thing necessary and agreeable, it is impossible to conceive to what extent their mutual alienation might have proceeded. China and Japan help us to an idea of that which, in such a case, would have constituted nationality." God, who

distributed the productions which all enjoy, over the various zones of the earth, gave also to each individual a relish for all that is charming in nature; and consequently if the people of one land would partake of the products of another, it was necessary to interchange services. This must be achieved by commerce, and thus it is, that she has been the medium for making that universal in benefit, which is local in production; preserving in men a sense of dependence in other men; giving the most favoured nations a knowledge of the condition of others, an interest in their welfare, and a facility for that intercourse by which they may teach and elevate. Not a spiritual or sentimental tie, but a material bond,—commerce is a chain of gold, by which Providence has linked the interests of men together, and when properly recognized, tends also to facilitate all the errands of Christianity among the nations. It was through commerce, that Carey and Schwartz were enabled to know India and reach it; that Morrison had his path made to China; that the horrible rites of heathen worship were laid open to the eye of christian pity, and the heart of zeal awakened in behalf of those who had long sat in darkness. Among the many biographies written, there are very few of merchants as merchants, and yet they have been a race of vast endeavour and incredible achievement. They have built up a fabric that astounds us all, and

our neighbours no less than ourselves. In all their wondrous vicissitudes they have experienced the highest romance of real life, furnishing the noblest, meanest, most unaccountable, most exemplary, and most eccentric specimens of character. Many of them have influenced contemporary history more than reigning princes, many of them have betrayed more comical peculiarities than the queerest oddity of fiction. There is scarce a town of note, to which some of the race have not bequeathed a tradition of wonderful success, accompanied by hated parsimony, envied sumptuousness, or by benevolence universally lauded. Here you have a mansion and a park; there a set of almshouses; yonder a church or school; each with its short but pregnant tale of a remarkable man, but yet no biography is written to serve as an incentive to exertion, or example to others.

Arkwright produced an invention, by which the British people have been more influenced politically, socially, and morally, than by all the expeditions in search of the North West passage, all the orations of Curran, the poems of Burns, or pictures of West; and yet, should an aspiring apprentice go to a circulating library, and ask for the life of Arkwright, he might find a full biography of some favourite comedian, rather than of one who conferred such a lasting benefit on his country, and whose "Life" is commemorated only

by a faint outline. The first Sir Robert Peel, from an ambitious labouring lad, became a baronet who employed fifteen thousand men, spoke often in Parliament, published political pamphlets, when the country was threatened with invasion, gave ten thousand pounds to aid the overladen finances, raised half a regiment of volunteers, and bequeathed to England a son who became her most powerful statesman. Rothschild began by buying prints at Manchester, and ended by wielding a power which was felt by every king in Europe. And yet, a boy, feeling within himself the capability of raising himself to station and power, wishing to follow the example of the first, or the young merchant, seeking to study the habits of business practised by the latter, would sooner find the biography of some one who, like Hook or Sheridan, made folks laugh, than the solid lore which the "Lives" of such men as Peel and Rothschild would furnish. We are sorry therefore to learn, that literary lips have said, "Commerce is a dirty thing," for the world is certainly greatly indebted to it. In rude hands it is a rude thing, and in paltry hands a paltry thing; nevertheless those who despise it are largely dependent upon it. Without it the author would have no market for his works; the intellectual gentleman, no bookshop; the fop, no finery; the idler, no dainties; and what is far more important, it is the thing in

which the bulk of our countrymen are spending their lives, and in which the bulk of future generations will spend their lives too,—the thing on which their earthly hopes will depend, in which their souls will be tempted, exercised, chained down to the dust, or prepared for immortal joy. If literature has any work in this world at all, it is to refine and elevate every sphere of human life; to be the companion, friend, and teacher of every rank of men. It cannot, therefore, without being faithless to its mission, pass lightly over that sphere, wherein the most numerous and most energetic class of the community are trained in youth and tried in manhood. The moss trooper, the smuggler, and the buccaneer, are all chosen subjects of lofty authors; but to depict an actual man, whose life has been spent in the struggles, reverses, or triumphs of commercial life, seems a task far too practical for a pen from the ethereal plume of genius, and even when the work has been ventured upon, it is enshrouded in the mantle of fiction.

For business men, as a class, literature has done little. They can lay their hands on few books, that are not likely to estrange them from their avocations just in proportion as they charm them. The young men of any other profession, besides the dry study of principles, may relax their minds and arouse up all their professional aspirations by

the lives of some who have trodden the very path on which they are starting, and found it the way to eminence. Not so the young merchant of whatever grade. For the lives of the great, he must go out of his own line, and, perhaps, learn to despise it, when he might have learned its value, and had all his views ennobled. Thus many business men dread books, just as literary men dread business; the literatus looks down on the man of facts and figures, as having no ideas above the cash box, while the merchant in his turn regards the man of books as rich in sentiment, but lacking common sense. It is subject for regret, that a millionaire seldom takes any pains to encourage letters; or a scholar care to analyse the life of a merchant, whatever mental powers he may have displayed, whatever impulse he may have given to the improvement of international or internal relations, whatever influence he may have exerted on the history of a kingdom. Consequently little light has been shed into the recesses of commerce, from the higher spheres. More attention to practical life on the part of literary men, would be as rich in benefit to themselves as to men in business. In handling that subject, they would grow wiser and impart more wisdom. And in showing how the *morality* of *purchase and sale* may be managed, and the whole effect of business upon character, the relation which art, science, and

literature bear to commerce, they would serve the interests of those whom, they say, it is their calling to instruct, far more substantially than in pandering to the imagination, by the poet's dreams or the novelist's fictions.

But lest our readers be wearied by further argument in favour of commerce, we will now tell them of a genuine son of English commerce; not of one who, like Gresham, was by birth a prince of the blood in the empire of trade, nor was he in the arena of the Rothschilds and Barings; but of one who, beginning in the ranks, fought his way up to eminence, and in the field where he did contend, distanced all competition. Without capital, without prestige, in a village in the vicinity of a large town, he built up a business which cast every rival in the shade. Not by brilliant speculations or fortuitous aid from happy conjunctures of circumstances; not from getting, griping, holding and never giving; not by being so absorbed in trade that he never had a spare thought or spare moment for recreation, friendship, the interests of others, the culture of his mind, or the care of his soul, did he attain the important position he occupied;—not by any of the means we have named, but by the "constant, ceaseless, imperceptible application of a clear and tireless intellect," were his triumphs won. Our tale is of one who rose by sheer dint of working, syste-

matizing, and extending his own legitimate business; the keen, bustling, downright trader; who, whilst amassing a fortune, cared not to die rich; who was as apt to scatter as to increase, and who although he moved not in the high walks of cosmopolitan philanthropy, wrought his work near his own door, among the colliers and lane side cots of a poor and unpolished neighbourhood.

CHAPTER III.

EARLY LIFE.

In the little Somersetshire town of Wrington, heretofore known to fame only by having been the birth-place of John Locke, on the twenty-seventh of July, 1794, Samuel Budgett first opened his eyes to the light. His parents were poor shopkeeping people, who seemed to find difficulty in making a livelihood; for they removed from village to village to secure a humble maintenance, and it was only after many a shift, that they opened a little shop in Coleford. Their first removal was to the village of Backwell, at a time when the hero of our story was too young to remember any thing of Wrington, his earliest gleams of memory —and those very faint—going back no further than to Backwell. When he was five years old another removal fixed them at Nailsea, and it is from here that his recollection begins fully to retain events. Adventures, which are as trivial as possible in their external history, may be so frequently pre-

sent to the early reflections and may mingle with so much of early thought, that their place in the inner history may be regarded as altogether disproportioned to their seeming importance. And yet, as it is assumed that those events of childhood, which leave a permanent impression on the memory, have a considerable influence in moulding the character, we will relate one instance of what he terms the "very first recollection of importance" which he preserved. "There was a Mr. Taylor, an Irish gentleman, who, coming to lodge in my father's house, offered to undertake the education of the children. Although my parents were both extremely kind and indulgent, so far was it from producing, as it ought to have done, any thing like hope or pleasure, I remember distinctly such fear was produced in my mind (although I am not aware that he ever spoke an unkind word to me), that, for a short time, annihilation seemed preferable to life itself: and life became a complete burden, from no other cause than the idea I had formed of his warmth of temper. I was completely relieved when the proposition was not accepted. This, leaving an indelible impression, produced great care in after life, to prevent a recurrence of the kind in the case of my own children."

This incident shows two points in his character, an extreme sensitiveness, a painful timidity, and a

habit of treasuring up a lesson from the past to apply it to the emergencies of the future. The former of these characteristics was probably physical; the latter was one of his great elements of success.

The next of his early recollections is a remarkable dream of his father's. "About the same time, I remember a remarkable dream of my father's. After having lost a black mare for some weeks, supposing it to have been stolen, he had given up all search; and when he awoke one morning, he said, 'Betsy, I have dreamt that I found the mare at Kingston Seamore, grazing on the moors; and the dream is *so* distinct, I'll go and see.' He soon obtained a horse, and rode off. My mother having told us of it, we were in full expectation, toward evening, of my father's return; and a little before dusk, as we were all looking out, big with expectation and hope, the gate flew open, and in rode my father on the horse with which he left home in the morning, and leading the black mare in his right hand, with his pocket-handkerchief filled with a quantity of crabs and other live fish which he brought home for our amusement. The delight and glee which we all felt on his arrival, at his success, and on beholding for the first time animals of this kind crawling on the large stones before our door, may more easily be conceived than described, and left an impression which will *never* be

effaced, as one of the most wonderful events that could happen; particularly as during the loss of the horse, the children participated in the feelings of the parents, supposing we were well nigh ruined."

Both of these incidents tend to give insight into his character; the first terror was not looked back upon as a mere childish folly, but carefully kept in view as a guard against allowing similar distress to be coupled in the minds of his own children with their education; the latter proved that he had a heart kindly affectionate, a nature keenly sensitive, and a lively sympathy even at this early age in the interests of his family; this latter trait, perhaps, having no small share in forming his character and fixing his pursuits.

What child has not his escapes? They too often leave important traces both in the physical and mental history. Besides a terrible accident in a tanpit, where he was hardly rescued from drowning, he had a mishap which left a mark upon his countenance to the end. He thus describes his most memorable escape:

"We then lived in a large and respectable house, belonging to the late James Davis, Esq., of Bristol, having large entrance-gates on the left hand of a long yard opposite the house door. On the right hand was a very nice cherry orchard; on the left hand, going from the cherry orchard to

the alcove, was a flight of steps leading to the kitchen garden; at the bottom of which was a bathing pond: and on one occasion, when this was emptied, a large quantity of mud had collected at the bottom, which was drawn away by a cart with three horses. As the cart was moving on, when loaded, from the pond, I (being between five and six years of age) ran before the wheel, and falling on my back, the broad wheel passed over the top of my right thigh, across my body, over the left shoulder, grazing my chin, and has left a mark to this day. My father took me up and carried me in, supposing me dead; but on being bled, I recovered, and was soon better."

In 1801, when Samuel was in his seventh year, his parents removed to Kingswood, a village four miles from Bristol, where they opened a shop on the *cassy* (causeway). They remained but two years in that place, until giving up the shop to Henry, a half brother and many years older than the subject of our story, they removed to Coleford, where they opened a small general shop. Here it was, when about ten years of age, he began to display his mercantile predilections, and lay the foundation of his habits and fortune. Born a merchant, as other men have been born poets or mathematicians, Samuel Budgett naturally betook himself to making bargains, as Arkwright, whilst dyeing wigs, planned perpetual motion, Chantrey,

while selling milk, carved heads on a walking stick, or James Watt, placed at a tea table, pondered the properties of steam. His talent lay in this way, and as He who gives whatever faculty we possess, intends that faculty to be used to the utmost, Samuel Budgett was right in directing his energies to the greatest advantage in the arena of trade. One day whilst a boy, on his way to Kilmersdon school, he picked up a horse-shoe and having carried it three miles, sold it to a blacksmith for a penny. This penny he kept, for some time, when the same man, pointing to a larger boy who was carrying off some dirt opposite his door, offered a penny to Samuel, if he would beat him at work. This he did,—the smith gave him the penny, and making a mark upon it, promised if he would bring it back in a fortnight, to give him another. Each fulfilled the terms of their engagement at the appointed time, and the future rich merchant became possessed of three pence, after which he says, "Since then I have never been without money, except when I gave it all away." Who would have thought, on seeing that little boy stop to look at an old horse-shoe, that the turning point of his life had come? But had he not picked it up, had he "never thought" as folks often say, or thought it a trouble, or been ashamed to carry it, or offer it for sale, probably he would not have owned a penny for many a day, and

would have often been without afterwards. Why may not every one find a horse-shoe in his path? They may, provided they keep their eyes open, and use opportunity to purpose. Many that we often see without a penny, have passed by the horse-shoe in their path while they were boys, and others, who from nothing have risen above their neighbours, have had the sense to pick up the horse-shoe and make it the foundation of a fortune. Paths may vary, but a horse-shoe lies in every one of them, and a boy has only to keep his eyes open, in order to find it.

It was now that his trading life began. His next adventure was in the saving of some molasses which would have been wasted, but being gathered up brought him three half-pence more. He had now nine cents, which gradually augmented until he found himself able to purchase "Wesley's Hymns," and having earned and become owner of a book, considered himself a rich and happy boy.

Still following his natural impulse, he went on perpetually trading; the "little by little," of which he speaks, was little and little indeed. Lozenges and marbles were in request at school, and having once found that for a half-penny he only got six marbles, while for a whole penny he got fourteen, he began to discover the advantages afforded by the laws of commerce, and the large purchaser over the small. Buying in pennyworths, and

selling in smaller quantities, our juvenile tradesman began to make headway, and increase his capital until pennies grew into shillings. He one day met a woman bearing a basket of cucumbers, which she offered to sell, and to the surprise of the owner, as well as his brother, he would know the price of the whole store. It was in vain the latter remonstrated, the boy merchant would buy and he would sell; the old woman, finding him in earnest, concluded a bargain; the cucumbers became his own, and by this singular investment of a school boy's capital, directed by his uncommon energy, he cleared the sum of eighteen pence.

Some may think that it is not a pleasing spectacle we have presented of the character of our hero; and consider the boy, whose feelings should have shared in the exuberance and free generosity of youth, "converted into a premature skinflint and saveall," but there was something more in that young heart than love of gold. When the original pennies had grown to shillings, he invested them in a purchase, namely, Wesley's Hymns, that could yield no return but poetry and devotion; showing that the love of traffic could not destroy his relish for the beautiful, or shut out the recognition of the most important interests of the soul. Advancing step by step, from the original trading in small wares to large, he proceeded to deal in live stock, losing no opportunity

to accumulate—pigs, chickens, eggs, and once a young donkey, the adventure of which so lies at the base of his mercantile character, that it must be told. When about twelve years old, as he was one day coming from Leigh, he saw a man walking along with an old donkey and a young one. He asked the price of the latter and was answered, "Two-and-sixpence." After some chaffering, the bargain was concluded, the little donkey driven home, and having been kept a few days, was sold to a Mrs. Ellis for five shillings, which, not having at the time, she promised to pay at the end of the week. Samuel however objected to leaving it without security, but here a difficulty arose, as she had no security to offer, but a pair of new stays, which had just cost ten shillings. These would answer, and taking the stays, he carried them in his hand through the village, gave them to his mother, and having told her of the transaction, bade her not to give the stays to Mrs. Ellis, until she paid the five shillings. The little donkey, however, unfortunately died, and the purchaser wished to have the stays returned without the money, but in vain, as the young merchant believed the death was occasioned by want of proper treatment. This lesson was treasured up like the lessons of other early events; and the old proverb of "a bird in the hand is worth two in the bush," became one of his standing maxims. And when

he had become one of the most extensive merchants in England, the principle taught by the death of the donkey is strengthened and elevated by a conviction that a system of cash payments—and on which system he transacted business to the day of his death—introduced generally into commerce, would save thousands of families from ruin, and the country, in times of depression, from those series of bankruptcies which follow each other like a train of explosions in a mine.

Most of the maxims by which men of original mind guide their course are derived from their own observation. As this was the case with the principle which led Mr. Budgett to aim at a system of cash payments; so it was also the case with the principle on which he relied for success in that difficult course. The following reminiscence of his boyhood still further displays the natural acumen of the born merchant, and serves to show how quick he was to descry, and how ready to philosophize on the business habits of others.

He says, "I remember, about 1806 or 1807, a young man called on my mother, to solicit orders in the grocery trade. His introduction and mode of treating my mother were narrowly watched by me, particularly when she asked the price of several articles. I heard her tell my father, there would be no advantage dealing with him, as his prices were no lower than those she was in the

habit of giving. This made me think. That young man might have got my mother's trade if he had known how; if, instead of mentioning so many articles, he had just offered one or two, at a lower price than we had been in the habit of giving, she would have been induced to try those articles; and thus he would have been introduced, most likely, to her whole trade. Besides, his manner was not of the modest or attractive kind. The practical lesson I then learned was, that 'self-interest is the mainspring of human actions, and you have only to show people that what you propose is to their own interest, and you will generally accomplish your purpose.'"

His system of cash payment seemed, at first sight, to be in conflict with the principle of engaging self-interest in his behalf. His customers would think he denied them advantages which others conceded. But firmly persuaded in his own mind, that the reverse was the case, he relied on the goodness of his ground, and thought he could "show them in a strong light," that the "cash system" bestowed advantages far more substantial than those conferred by the usual term of credit.

Thus gaining profits from trade, and principles from experience, he reached his fourteenth year; and now he must set forth in the world. A boy in age, he was an old merchant in sagacity; the

penny brought by the horse-shoe, had grown into thirty pounds sterling; his original capital had multiplied seven thousand two hundred times. What had been his education, now formally completed while in his father's house? He had learned to read, write, and count to some extent; but in other respects it was more thorough. His boyish mercantile operations had taught him clearness of head, promptitude, and firmness in action; his father's house had been a school of rare excellence; there, he saw exemplified honesty, industry, determination, and godliness; learned how severe the struggle for existence really is, and how faculties must be worked in order to their effective exercise. Thus fitted to begin the battle of life, he was apprenticed to his elder brother at Kingswood, in whose shop he soon became a favourite with the customers, from his unaffectedly kind manner, and close and uniform attention. Although the toil he underwent here was such that he used to speak of it until the close of his life, he displayed, amid the turmoil of business, a keen thirst for knowledge. If he heard a sermon, he treasured it up to be conned over at leisure and laid away in his inmost heart; he eagerly devoured such books as came in his way; for poetry he showed a keen relish and committed large portions to memory—and as evidence of the purity of his taste, we may

mention that Young and Cowper were his especial favourites. What did he do with the thirty pounds gained by his boyish trading? He *gave it all away.* Perhaps the reader has looked upon and pronounced him a copper-hearted little miser. This he was not,—he was a merchant; his passion was for trade not for gold. He was a merchant by nature, a merchant in extreme; but his soul was as far above that of a miser, as the soul of a philosopher is above that of a pedant. While a due sense of the love of money is an absolute prerequisite to commercial success, an excessive love of it is a drawback to high commercial adventure. Mr. Budgett's danger did not lie in too great love of money, but it *did* lie in an excessive love of a good bargain. It was certainly a singular combination of character, by which this boy had the keen love of trade and the rigid care of money that enabled him to gather it so fast, and yet the heart which made him feel "rich and happy" when he purchased the sacred lyrics of Wesley, and impelled him, when about to face the world, to present the whole of his thirty pounds to his parents. Temporal welfare is made over to the dutiful son, by the "first commandment with promise," and when Samuel Budgett laid his thirty pounds in his mother's hand, it was the best venture of his life, for as he set forth on the

hard path he was now to tread, fresh from this filial offering, blessing was resting on the head of the penniless boy. And you, young reader! rely upon this, *No investment under the sky is so safe as a parent's blessing.*

CHAPTER IV.

BASIS OF CHARACTER.

"In every work that he began . . . . . he did it with all his heart, and prospered."—2 Chron. xxxi. 21.

THE most prominent feature as to natural qualities in Mr. Budgett's case has been already dwelt on, namely his commercial genius. A swift intuition of character and of probabilities, great tact in dealing with men, a real and abounding affection to those around him, was the obvious source of his power. With a rapidity almost incredible, he unravelled a complex set of circumstances, or read a man; and having acquired great confidence in this intuition, he seldom failed to act upon it. With this faculty, was most happily combined an uncommon logical power for tracing out, step by step, the probable result of a chain of circumstances. He could arrange in his own mind, beforehand, the separate turns and details of a negotiation; and put down on paper the points that weighed on either side, and then mark precisely the line where

he could act with advantage. Although ready, when called upon by circumstances, to act upon his rapid intuition, he was equally disposed to forecast every step he took. In fact, he never issued from his library for the day's duty, without having arranged on paper all the steps to be taken that day; and never went to converse on any important matter, without having noted down the points to be discussed. In thus checking and disciplining intuition, often lies the difference between a wise man and a rash one; and although first impressions often prove right, and genuine intuition seems allied to foresight, still it must be allowed but limited sway. If left absolute, it would override all the faculties of mind and all the opportunities of life; but reduced by check, restraint, or counsel to proper limits, it may reign with vast advantage. Mr. Budgett understood how this was to be done, and his intuition was trained by caution and forecast, until it was fit to be trusted.

He had also, in the highest degree, the power to concentrate his attention on one point. He cared not how rapid the succession of his engagements might be, he would go through them, but would never begin a new one whilst the one in hand was incomplete. "What next?" was the quick enquiry as soon as the former one was finished, but no

"next thing" was thought of until its own turn came.

To him life was indeed in earnest; he seemed born under a decree to *do*, and idleness was his abhorrence. Even in taking a ride, he must be learning or teaching something. In his letters he sometimes bitterly complains that he had not sufficiently employed his time, and one note tells of a joyless and uncomfortable Sabbath,—"and no wonder, for I did not rise till half-past five o'clock." He says, in one of his letters, "Can anything so effectually teach us the value of time as a deep conviction that it *is not our own*, but an important talent put into our hands, for which we must give a strict account at the great and general audit of all our accounts with our Maker? If so, of how little importance is it to us, what may be the nature or quantity of our engagements, so long as we may secure at last the plaudit of 'Well done!' from Him, whose approbation alone gives real value to every thing in earth or heaven." "Never attempt, or accomplish," was one of his maxims. Let it once be settled that the thing was not impossible, the path was plain; to work! let it be done. What others would call "impossibilities," only roused up his resistless spirit; he attempted and achieved. Not long before his death, he heard some one saying he wished for more money. "Do you? Then I do not, I have quite enough. But if

I did wish for more, I should *get* it." His faith in the power of perseverance was unbounded, and he would often say, that place him in what position you might, he could work his way on; leave him without a shilling, he still could rise. In speaking to some of the poorest young men in the neighbourhood, and urging them to self-improvement, he declared that there was no reason why each one of them might not be worth ten thousand pounds. "*Extraordinary application*" joined to *ordinary powers*, will accomplish wonders. A man of genius without perseverance may run the career of a rocket, but can never be a star; he that has perseverance without genius will be a bright and steady star; but he that has genius and perseverance will be the sun of his own system.

Writers of fiction are sometimes censured for allowing their heroes to appear in inconsistent aspects. Very opposite were the elements in Samuel Budgett's character; yet nature had formed no contradiction. His heart was as warm as his brain was clear and inventive; quick to descry an advantage, and resolute to press it, his nature was keenly sensitive, his sympathies rich, kindly, poetic, and instances of tenderly affectionate deeds might be multiplied in his favour. A painful heart-sinking sensitiveness, such as we have described, does not harmonize well with the endless activity, inflexible perseverance, and the strict

order already noted. But he was nervously excitable in his childhood. He says, in speaking of that period, "A cross word appeared worse than a blow; and beneath it I often felt crushed." Going once to the chapel to hear preaching, he was so affected by the singing that he burst into tears, and had to be taken home. Another notable spring of his power, was his faculty for generalizing. For instance, in his terror of the teacher he learned a lesson on education; from the death of the donkey, one of credit; from the failure of the traveller in his mother's shop, the necessity of adapting yourself to the interest of others; on him no event fell fruitless; he found instruction and improvement in all things.

Some have made his aptness for keen trading a deduction from the benevolence of his character, and those who knew him only in the market gave him credit for being only keen—deliberately, consistently, methodically keen—never discerning what real kindliness lay under this hard mercantile exterior. But Mr. Budgett justified, to his own mind, this habit of keen dealing. He believed that in whatever calling a christian is found, if only that of a shoe-black, he ought to aim at excellence; and that it was the duty of every one to make his business profitable. Against this there is no objection, provided the application be guarded. But from what motive is excellence to

be aimed at? For his personal advantage that he may gather and shine? or from a sense of duty to God who gave him his calling and his sphere? or from a desire to fulfil, to the utmost of his ability, his part in the common service of man? To improve our talent, that we may gratefully and faithfully fulfil the trust which the great Master has committed to us, that we may effectually perform our part in the labour and toil of the struggling human family,—this is the spirit of Christ. To improve our talent, that we may outrun, eclipse, and conquer others, or enrich and exalt ourselves, —this is the spirit of the world. Diligence may be animated by either of these opposite spirits, and right and wrong walk everywhere in the same track, and may be covered with the same mantle; therefore while the christian, gifted with great mercantile capacity like Samuel Budgett, may outdo the worldling in tact, and diligence, and in knowledge of business, let him also remember, that he is charged with the solemn responsibility of adorning the gospel. Whilst, "not slothful in business," he is bound not only to maintain substantial integrity, but also to regard the impression his conduct will make upon men of the world. Integrity and nobleness ought to stamp his character; and if he is a true follower of Christ, he will cherish and manifest them. Strictly paying all that is promised, is not always full justice:

every one ought to have a fair remuneration, according to the scripture rule and God's law, which requires that labour should have its reward.

Mr. Budgett, who with all the determined energy of a mercantile spirit, was ever quick and ready to descry a good bargain, was nevertheless an ardent lover of nature. The glorious and beautiful works of God, exhibited in her majestic temple, had even greater charms for him than the glittering wares and absorbing scenes of the market. How greatly he enjoyed such contemplations is expressed, when in one of his summer rambles he wrote the following letter:

"*Neath*, *September* 14*th*, 1840.

"My Dear Miss B——, I take this, the first convenient opportunity, to thank you for your hasty but welcome note. It always gives us pleasure to hear from those we love, especially those of our own household. We wrote to sister Elizabeth from Pontypool, in which we endeavoured to give something like a description of our procedure. We left Pontypool on Thursday, the 10th instant, about half-past six o'clock—a beautiful morning, —and had one of the most charming drives for six miles, through a deep and beautiful valley, between high hills richly wooded with various shrubs and trees on either side, and a continuation of lakes at the foot. Sometimes we had these

ponds on the left hand; and then, crossing, we had them on our right. The sun shining most magnificently through on the whole, produced an effect not easily described. All was still and calm, save now and then a foot passenger or a little girl from a neighbouring cottage picking blackberries, and the sweet warbling of the birds, which seemed to be vying with each other which should raise the highest notes of praise to their Creator in this beautiful valley. We drove slowly, admiring and adoring the wisdom, skill, and goodness of Him who gives us all things richly to enjoy, until we came to a little whitewashed house, called 'New Bridge Inn.' By this time we were, as you will suppose, quite ready for a good breakfast, which was very quickly provided,—nice coffee and cream, new-laid eggs and choice rashers, &c. My wife, whom I think I had never seen so charmed with the beauties of nature before, left the feasting her eyes and her intellect for the purpose of satisfying a more earthly appetite; and I assure you we both did justice to the breakfast. I suppose my wife had never so enjoyed a morning in her life. She thinks the scenery quite equal to the lakes of Westmoreland. After paying our bill, we proceeded about twelve miles further, to Tredegar,—quite a different road, but not without interest. We stopped there to feed our horse, and called at the bank, &c.; and then proceeded through a very

thickly populated place, called Dowlais, to Merthyr,—as much the reverse of the morning's scenery as it is possible to imagine. In the morning, soon after five, we arose and commenced a journey of twelve miles to another New Bridge, in Glamorgan. On this side we had hills on both sides, beautifully wooded, but more open and more inhabited than the other, and the river Taff all the way on our right hand. This ride extended for twenty-four miles through the vale of Taff to Cardiff; but at New Bridge we stopped to feed our horse, nor did we forget ourselves. We took our little basket, and walked about ten minutes to one of the most beautiful waterfalls you can possibly imagine. There is first a semicircle, say not less than sixty yards, and then a straight fall of perhaps a hundred. The water of the Taff river here falls a distance of many yards, and produces considerable noise and foam. When we were there, the sun shone most beautifully, and my wife was again charmed,—not in a common way, but well nigh transported out of herself. She was, however, at length prevailed on to sit on a clean white stone, and spread the bounties of Providence on another stone or rock, just opposite the fall, and under a large oak tree, which seemed placed there just to shelter us from the powerful rays of the sun, which just then shone with great strength.

"S. B."

Much has been written and said on the subject of home influence, as to its effect on character; and when Samuel Budgett saw in his father's house the daily exercise of honesty, industry, determination, and godliness, he was learning more important lessons than these we have already named. Truth and grace were valued there; and if his parents had not been remarkably successful in gaining this world's good, they had secured the pearl that was of far greater price to both them and their children.

He says, "While at Nailsea, as my sisters and myself were one day passing to school, the children of a neighbour were gathering walnuts, and accosting us, presented us with a hatful. Returning home, we ran in with childish glee to exhibit our treasure; but we were sternly reprimanded by my father, who said he would send for the owner, return the walnuts, and deliver us up to him to do with us as he pleased. This made my poor little heart beat violently; I could only think of living the rest of my life in a jail, until the neighbour's kindness dispelled all my fearful apprehensions."

Lamartine, speaking of his mother, says, "We could not remember the day when she *first* spoke to us about God." Not less was the solicitude of Samuel Budgett's mother, that her children should know and serve God; and their salvation was the

daily burthen of her prayer. He was a child of nine years of age, when one day, in passing her room door, which was shut, he heard her praying for her family, and himself by name. His heart was at once touched, and from that moment it turned towards heaven. His religious feelings, thus awakened by this beautiful family incident, were further strengthened, by her recitals of the death-bed exercises of a poor, but pious neighbour. She often visited Betty Coles during her illness, and the descriptions of the scenes she witnessed in that poor cottage, of the happiness of the dying woman, of her comfort and joy in the prospect of death, so operated upon the tender heart of the boy, that he felt an ardent desire to die. Nor did the impression soon vanish, for as he walked musingly about the fields on the calm summer evenings, his soul would be filled with a solemn delight, as he repeated again and again her favourite hymns. It is pleasant to dwell upon this gentle aspect of his boyhood; on these early days when poetry and religion were familiar to him, which never failed to wreathe their beautiful flowers amid the iron frame-work of his character, even when he breasted the world in the stern energy of his manhood. Of what incalculable value were his mother's teachings! and around the memory of his mother, all his recollections of a sacred kind appear to centre. But this dear

mother was once very ill, and supposed to be dying; and Samuel was called up out of his bed, and sent off for a physician. It was a dark winter morning when he set off on his melancholy ride, and how his little heart must have swelled as he pursued his solitary way! But he lifts his soul in prayer, for he has learned the promise, "Ask and ye shall receive." As he rode back by Mells Park, in the breaking morning, he heard a bird sing;—he listened in strange delight, as if he had heard some pleasant tidings in the carol. He is sure his prayer has been heard, and that his mother will live. His soul was filled with peace;—the music in creation seemed to testify of mercy in the Creator, and when he went home he mentioned his assurance to his sister. Her confidence, most likely, was not so sanguine, but the issue established his faith. From this—as he esteemed it—memorable morning, throughout life, he *always* thought that then, for the first time, he tasted the joy of acceptance with God. After his mother's recovery, he told her of his prayer on that dreary morning; of the persuasion that she would recover, and the sense of peace with God, which were then given to him, and her heart rejoiced in the promise he gave, "if spared, of being a great blessing." Does this seem trivial? To some no doubt it does, but "not one boy in a thousand would have marked that bird's song."

Do others say, how gloomy for a boy thus to have his thoughts filled with things eternal and infinite? Those who have had, in boyhood, the same experience as Samuel Budgett, will say, such exercises are anything but gloomy; they are surpassingly glorious. They can tell those who think of piety in youth, as sackcloth covering health and bloom, how little they know of the glorious expansion of a boy's soul, when he feels himself free of two worlds:—possessor of the present, heir of the eternal. When the eye of faith, newly opened within him, gazes on that better country, with its objects showing indistinctly amid depths of light, he feels himself launched upon a new life, far exceeding his former life in joy, far exceeding all he has ever known before. Youth is indeed the time for joy; but the joy of youth is only a pent up, though pregnant bud, till it has felt the beams of love and gladness which flow from the world-saving work of Christ, and from the Father's adopting love. Do not then, dear reader, let youth pass, without — like him of whom we write — having sought and found the Saviour. The days past cannot be recalled; but the scriptures enjoin work while it is day, for "the night cometh in which no man can work." With affections so ardent, strong religious emotions, and so peculiarly fitted by nature for energetic action, it may well be supposed he had formed many plans for

his future life, and as he traded in the little merchandise we have named, had, no doubt, an eye to a coming harvest. But he loved his family. He saw his excellent parents struggling with care and difficulty.

When Warren Hastings was seven years of age, as he lay one day on the banks of the rivulet which ran through the domains his ancestors had once owned, he resolved to recover the lost inheritance: "he would be Hastings of Daylesford." When the first Sir Robert Peel was but a little boy, he confidently told that he would yet be rich, great, and powerful. Both these boys were poor; but both had talent and perseverance, and both reaped, in the fall of life, the harvest they had hoped for in its spring. Samuel Budgett, in circumstances about as humble and at an age equally tender, formed his own more modest schemes. He thought not of personal power and station; he had no ancestral domain to win back; but he had parents of whom he would fain be the stay—brothers and sisters of whom he would be the pioneer. His resolution was taken; he would provide for the family. It has been shown with what energy he traded, and doubtless while engaged in the keen details of traffic, he was indulging a natural passion; but the pursuit was ennobled to his own mind, because it was to be the pathway of his family to comfort. Full of this hope, he bought

and sold; at every successful bargain, gaining fresh confidence that he would yet achieve the desire of his heart. How far that desire may have sprung from pure affection, or was animated by family ambition, we can hardly trace; most likely both had a share in its origin and intensity. That he had the natural desire to rise, is unquestionable. But in equal degree had he the sacred resolve to employ his gains, not in hoarding up wealth for himself, but in promoting the happiness, first of his family, and then of his neighbours. Without his family incitements, he had enough of natural ambition to lead him upwards; but the grace of God led him to decide that, instead of slipping the chain which bound him to the family burthen in order to rise unencumbered, he would bind that burthen on his shoulders, and seeking God's help, press on. And on he pressed; and in proportion to his burthen, so was his blessing. Should some honest lad, who has set his hand to the work of lessening the cares of parental age, and smoothing the path of fraternal youth, light upon these pages, will he not take courage from the remembrance of how Samuel Budgett began, and how he went on and prospered? We have told of his generosity; he would give largely, but he abhorred waste. One of his remarkable faculties was the clear discernment of the relation which the *little bears to the great*, of moments to years, drachms to

tons, pence to thousands. In the over weight or waste of a drachm, he could point out consequences most alarming, and in the neglect of odd pence upon an account, show the spring of incalculable losses. In every sphere in life, it is of the first importance that the connection should be traced between the little and great. One day walking in the neighbourhood of Clevedon, with his servant, Martha, he found a potato lying in the road. He picked it up and, giving it to her, told her to plant it and keep the produce, planting that the next year, and so on from year to year, assuring her she might make a little fortune; at the same time promising to find her ground for her crop. To this potato he added another, found also; and the first year the produce was sixteen, the second sixty-three, and the third a sackful.

His school education was very limited, and might have had a less happy effect on his habits and character than the judicious training at home. What the mode of teaching in that rural district was, we do not know; but on the subject of Dame Stone's mode of punishment, which he had twice to undergo, whilst at her school,—once for picking up an apple under a tree, and the other time for washing his shoe in a pan of clean water,—we are better informed. He was put in a corner with a long speckled worsted stocking drawn over his head, and with the foot dangling over his face. In

the next school he went to, the mistress, as she spur her yarn, kept the children quiet by telling them ghost stories, "a tremendous belief in which," he says, "was the only good I received in that temple of literature."

Contrast this with the advantages of the present day, young reader, and be thankful for the amount of knowledge made available to all who are disposed to use the opportunity for acquiring it. He went to another school at Kilmersdon, on the way from which he found the memorable horse-shoe, and afterwards to one at Midsomer Norton, doubtless of a higher order than any of the other three.

Life often turns on the result of some boyish struggle. Samuel's early piety had lighted up two kindred ambitions. One was to place his family in competence, the other to bring the heathen to Christ. For the one he must trade, for the other he must go far hence as a missionary, forsaking trade and kindred. A great struggle ensued in his mind on the question, what was duty. One day as he rode along, pondering the matter, he fell into a reverie. Considering, first, what advantages would be likely to accrue to the family by the diligent pursuit of trade, and imagining himself a missionary engaged in preaching the gospel to the heathen, he almost fancied himself kneeling under the

bushes and among the rocks, drawing down by faith and prayer blessings on his family, so that he became entirely abstracted. When he awoke from his dream, he found the bridle had fallen from his hand, and his horse was standing under a large tree eating grass. He says, "It appeared to me that I had been for a considerable time surrounded by a large congregation, whom I had been entreating to flee from the wrath to come, and accept of salvation through faith in Christ. One thing is certain, I had wept a great deal, as the pommel of the saddle and the horse's shoulders were wet with my tears, and I rode home with feelings of conscious dignity and peace, such as I cannot describe; and I almost thought of giving up all idea of trade, and devoting myself to a preparation for the work of the ministry." A different path, however, was allotted him, and it was at length decided in the family council, that he should go to Kingswood and serve an apprenticeship of seven years in the store of his brother Henry.

CHAPTER V.

EARLY TOILS AND TROUBLES.

It was on a spring day in April, 1809, that Samuel Budgett set forth on that seven years' journey, which people call apprenticeship. He had already served an apprenticeship in his own way; for five years he had been selling, saving, buying, observing, and laying up stores of commercial wisdom. He might no doubt, with his aptitude for trade, have prospered, by following his own way, and found a shorter road to wealth; but he was perfectly content to forego his own little dealings, in order to learn the regular habits of trade, which would prove a firmer base whereon to erect his future success. Rich in his parents' blessing, he entered on his new career under the roof of his brother, a good man and a thriving tradesman.

Apprenticeship is a serious matter for both parties concerned. One man adopts the son of another to all intents and purposes of trade, and for

the same cause, the son of one man takes another for his father, and a very solemn affiliation it is. The boy has elsewhere the parentage of his affections; here he is most likely to find the parentage of his principles and habits, for the character of the master acts upon that of the apprentice, penetrating his mind through every inlet. Ah! let the atmosphere which that mind breathes be healthy; let it not be forgotten that the apprentice boy has a soul to be saved, and that God regards it as precious. Let masters consider, how serious and responsible an adoption it is, when they take a boy out of the hands of his parents; the seven years of his apprenticeship are the spring and seed time of his life; the future crop for this world and for the other is chiefly dependent on the present sowing.

When Samuel Budgett set forth on his apprenticeship, he turned towards a brother's door, and the services required of him there, were not such as suffered his habits of perseverant industry to be broken or relax. Kingswood was rather a poor village, Henry Budgett's house very humble, yet the "shop on the *cassy*" was the most considerable in the place. All around were the rude and humble huts of a collier population, and in the immediate neighbourhood were nests of organized robbers, who preyed with terrible effect on the surrounding country. In such a shop, Samuel began his regular trade life; the duties were heavy,

and his hours were long. He was at the counter by six in the morning, and nine, ten, or eleven at night, found him there still. It was "work, work," all the time; and often, in the height of his career, has he told of the wearying toil of those apprentice days. He soon became a favourite with the customers, not only for his close attention and kindly manner, but also because, on every occasion that offered, he was ready to render those small favours due from one human being to another, and which speak directly to the heart. But being small of his age and not strong, he failed to give satisfaction to his brother, so that in the middle of June, 1812, the latter gave him leave to quit, assigning as a reason, "want of ability." To his self-despising and sensitive heart, this was a terrible blow. In looking for a situation, he heard of a Mr. B——, in Bristol, who had a vacancy. Trembling, and feeling as if his size, looks, dress, and everything was against him, he timidly made known his errand.

"I fear you are not strong enough," said Mr. B——.

"Oh, do try me, sir, I am sure I can do!"

"Will you write an address?"

He was not quite certain what address meant, so he replied, "I can write an invoice, sir."

"Very well; write 86lbs of bacon at 9½d. per lb."

He wrote, but the reckoning was wrong. He tried a second time, but again failed. Just then a young man, taller and better dressed, came in, and asked for the situation. His heart sank; against such a formidable rival he had no hope. Mrs. B—— was by, and observing the excitement of the poor boy, said a word in his favour.

"He is not strong enough, he could never carry those heavy cheeses," said the grocer.

"Do let me try, sir; I am sure I can do it."

He succeeded, and this triumphant display of his strength, his docile spirit, and Mrs. B——'s pleading, won the place.

He obtained permission to leave two or three days before the end of the month, to visit his parents at Coleford, and he set out with a younger brother, an apprentice in Bristol. His heart was sore on leaving Kingswood, the scene of his three years' toil, a dismissed apprentice. He had asked for a character; but no sooner was it in his hand, than he trembled lest it should be unfavourable. He turned into a gate close by, and to his great relief read, that "want of strength" was all that was alleged against him. On the spot where, on that never forgotten day, he made that palpitating pause, afterwards stood his own house and grounds. He had not forgotten his failure to cast up the price of the bacon, and now as he walked along with his brother, who had enjoyed greater advan-

tages of education, he practised, somewhat to the annoyance of the latter, addition and multiplication on all the changes of butter, bacon, and other groceries. His brother grew tired of teaching, but our persevering Samuel was not to be wearied when an object was in view, and would repeat what he had learned, making great head in the art of ready reckoning. As they trudged and studied, the one brother eagerly pursuing knowledge, and the other tired alike of travel and tuition, night fell, and whilst they were yet far from Coleford, they found they had lost their way. Worn out with fatigue, they resolved to pass the night beside the friendly fire of a coke kiln, and it was not long until sleep came pressing heavily upon their eyelids. But it brought no refreshing to Samuel. Terrible visions of the supernatural, born of the tales impressed on his susceptible mind by his worsted-spinning schoolmistress, kept rising in his imagination, and made that beautiful June night, one of such discomfort as was never forgotten. But a good carter, happening to pass by the kiln in the dawning of that summer morn, saw the weary boys, and offered to give them a ride to Coleford.

Samuel's joy, at this family meeting—somewhat damped no doubt by his brother's course — was still further clouded by the signs of hard times apparent in the household. He saw his mother

toiling beyond her strength; and his affectionate heart once more kindled with the wish to rise and prosper, that he might place her in ease and comfort. With God's help he was determined he *would be something.*

On the way from Coleford to Bristol, he met a man who had a jay to sell; his early taste for bye trading at once revived, and he bought the bird for six cents. Having part of the day to spare, on reaching Bristol, he took his stand on the bridge with his jay on his hand, and offered it publicly for sale. But the day was passing, and no purchaser had been found. Fearful of losing his chance altogether, he went to some private houses where he thought there were fanciers of birds, and effected a sale by which he realised a profit of eighteen cents.

Many youths of eighteen would have deemed such an act, as to sell a bird for a few cents, beneath them; and there is no doubt but that Samuel, as he placed himself on the bridge, felt the peculiarity of his position. But having devoted himself to the work of relieving the straitened means of his family, he forgot all youthful pride, in the glow of the noble purpose with which his soul was filled. He had an edifice to build, and he cared not into what uninviting quarry he went, to find even one stone to lay at its foundation.

The next morning, he repaired to the house of

his new employer, where he was very happy. Strictly conscientious in the discharge of duty, he soon won the confidence and affection of Mr. and Mrs. B. When he had been with these worthy people for six months, his brother, finding that he had made a mistake, became desirous to recal him. Mr. B. was extremely anxious to keep him, urging that, as Mr. Henry Budgett had dismissed him, he could not have any claim, and offered an "advancing salary," if he would only stay. But being told it was his *duty* to serve out his time, he at once decided to return to Kingswood, and giving up his salary, prepared to complete the remaining three years of his apprenticeship.

About this time, he had, either by trading or economizing his small salary, become possessed of fifteen shillings. Two of his sisters had come into Bristol and begun business, and Samuel felt that he must lend them a helping hand. He went one day to a coalpit, and laid out all his fifteen shillings in coals for them; thus a second time, when he had saved a little, "he gave it all away," again exemplifying his two passions for gathering and giving. He soon became a favourite with all the customers of the old shop at Kingswood, because, as they said, he put so much heart in all he did. Many of the market women preferred waiting until he had time to serve them, for they imagined that he gave better weight or measure

than the other shop boys Many little gifts of fruit, such as gooseberries and apples, were brought him from the cottage gardens around Kingswood, and in the use he made of his presents, his economy and generosity were again conspicuous. He would not *waste* the apples on himself, but sent them regularly to a pious old aunt in Bristol, careful ever to minister in those *small things*, which tend largely to promote the comfort of others.

The first dawn of improvement on Kingswood had come with Whitefield and Wesley. Wonderful had the words they preached seemed to the rude, bad men of the neighbourhood, and many an evil life, from its effect was fashioned anew, and many a wretched home lighted up with the charities and joys of pure religion. Whitefield had built a tabernacle; Wesley had founded a school; and by the grace of God their mission prospered. To the chapel adjoining the school, Samuel Budgett was wont, in his toilsome apprentice days, to repair each Sabbath morning, with a mind eager for every beam of intellectual light, and a heart hungry for spiritual food. Tied down to the ceaseless details of business through the week,—and no week ever passes without bringing the soul temptations—his soul longed eagerly for the banquet of grace, which each Sabbath morning brought him. Treasuring up the words of the sermon, he would hurry from the chapel to an old

quarry that lay near, and seated on a piece of slag, —the refuse of zinc works—he would con over what he had heard, and lay up its truths in his inmost heart. Sometimes, as he sat in that sequestered spot, and looked around on the old waste quarry, he wondered if any of those places would ever belong to him. Afterwards his own shrubbery flourished over the site of the quarry, and some blocks of the slag garnished the edge of a piece of water in his grounds. A few sentences, written by himself, will show how ardent was his desire for improvement. "My time is flown, and I am what I *am*, instead of being what I might have been. My object, now, is to regain as far as possible what I have lost, and to attain all that is attainable. Oh, wisdom! Oh, knowledge! The very expressions convey ideas so delightful to my mind, that I am ready to leap out *and fly;* for why should my ideas always be confined within the narrow compass of our shop walls?"

Yes, why indeed? In whatever department of labour Providence may assign to man his task, he has within him the mind which is open to the infinite, and destined to the eternal. It is ever there, capable of expansion, growth, and fruit, although it may be benumbed and frozen by the cares and toils of earth. All minds should have food; "for the soul to be without knowledge is not good;" and they whose calling places them amid the bustle of

commerce in its lower and more hurrying walks, require, as much as any class of men on earth, the refreshment and elevation which knowledge, fitly sought, is calculated to bestow. And Samuel Budgett's aspirations, quoted above, were the honest outcry of a mind, which by innate energy must work, for material to work upon.

But in aiming at improvement, let the literary food be judiciously selected. Many who pretend to be improving their minds, choose such a course of reading, as tends not only to dissipate, but to debase it. Does any one ask, "What is this course?" Fiction, nonsense, trifle, trash, intrigue, in short, all the vices in court dress. Can any improvement be found in such, which are read from the love of evil excitement, and the impulse of the great tempter? For one man who reads novels from anything like a literary aim, there are thousands who read them for a very different purpose.

It is not necessary to say that, ardent as was Mr. Budgett's desire for knowledge, he never permitted it to trench on his proper engagements. The annexed letter will show in what spirit he coveted it:

"*Kingswood Hill, August 29th*, 1816.

"MY VERY DEAR FRIEND,—Your affectionate letter I received last week. After I had dismissed

the business of the day, I retired to my room, sat down, and began to think, How long is it since I received Mr. M's. book of extracts?—How long since he requested me to send him a plan for keeping a common-place book? Turning to my little library, Why did I place so many books on these shelves? &c., &c. The feelings of my mind on that occasion I cannot describe to you; I believe it was something like one awakening from a dream, who ought to have been on an important journey some hours before. I saw that all my powers had been in a state of dormancy. I began to reflect on your past kindness, and considered that I had not even read all your book, though I intended copying a great deal of it. How plainly did I see, and to my sorrow feel, the truth of your observation, that the mind when once enlightened, having lost the love of God, is in a more inactive state than ever. I saw that my whole mind had been swallowed up in business, to the great neglect of my spiritual and mental concerns. I considered that I had been but little different for seven years; and from your letter I discovered that you appeared to be sinking into the same state. After pausing some time (for I had no supper that night, but continued in my room reasoning and endeavouring to think on what had passed until bed time), I thought, What a deplorable state are we in! what can be done? I determined however to do

something. I took up my pen and wrote down a few little things that I had neglected, and resolved to execute them in order, and as fast as possible, praying for the blessing of God on my weak endeavours. One was to comply with your request in getting Locke's method of keeping a common-place book; secondly, to write to you and Mr. T——; thirdly, to finish reading your book of extracts, and copy what part I intended. Another was to get a little book arranged after Locke's method, to enter all the pieces I commit to memory, that I may have a kind of index to my mind; with several little things relative to the improvement of my own mind. Join with me, my dear friend, join with me in praying that the Lord may add his blessing to my resolutions, and I believe we shall soon see better days. Let us look to that God who has promised, 'I will instruct thee and teach thee in the way which thou shalt go, I will guide thee with mine eye;' 'I am the light of the world; he that follows me shall not walk in darkness, but shall have the light of life.' Surely we err in not following him more closely; perhaps we have not thought highly enough of our calling. Let us begin to double our diligence, and henceforward walk as children of the light. Inclosed you have a small book with the index to Locke's common-place book ruled in it, of which I must beg your acceptance as a small token of my love

and affection for you; for an explanation of which, I must refer you to the third volume of his works, as the limit of my room will not allow me to give it sufficiently clear to be understood. I have not written a list of my books yet, but hope to do it soon, and will send it you in my next. As it respects my coming to Frome, I thank you for your kind invitation. I have intended going; but I assure you, when it comes to the point, I have no inclination to go anywhere; for if I cannot find happiness at home, it is in vain to seek it anywhere else. I think if I were to come with the determination to enjoy the company of my friends by going to any places of recreation or amusement, though I am very fond of such kind of engagements, particularly where religion and real happiness is the subject of conversation, yet it may tend rather to divert my mind from God as the source of my happiness, than unite it to him. But for one thing I have long felt an earnest though secret desire; which is, to spend a little time with you and Mr. T—— alone, where no object but God could attract our attention; that we may, by devout conversation, by humble, fervent, faithful prayer, get our souls united to each other and to God, our living Head, by the strongest ties of love and affection. Pray for me, my dear friend. I have only one more request to

make; that is that you will write soon, and be lieve me your most affectionate friend, S. B."

After serving as an apprentice until he was twenty-two years of age, he made an engagement with his brother for three years, at a salary of forty, fifty, and sixty pounds respectively, and now twelve years from the time he began trading, he was fairly started to earn a livelihood for himself. As of wont his economy was strict, allowing himself no luxury but that of books; at the end of three years he had saved one hundred pounds. Here then, he was once more in wealth; to threefold the extent of his first fortune at Coleford. That had been procured by trade, this by the more adhesive process of saving; and with his aptitude to discern the great in the little, it may be supposed, he saw in this gathered fund, the germ of large possessions. The reader has learned how his thirty pounds had gone, how his fifteen shillings had been spent, and now his greater hoard had been menaced. His brother having engaged in a banking speculation was threatened with failure. Samuel begged him to accept of his little store, and thus, the third time, after having laid up the foundation of a fortune, he, at the call of family affection, "gave it all away."

He had now been fifteen years in trade, but was no richer than when the blacksmith gave him the

first penny. The most successful do not always succeed at once. But he had acquired three habits which were better to him than if he had started with ten thousand pounds, and he set himself to follow the rules contained in John Wesley's powerful sermon on the use of money. "Make all you can, save all you can, and give all you can." And so, prepared by natural disposition and early intentions for life, to make, to save, in order that he might give, became his steady principle. To make without saving, is useless; to save without giving, is covetousness; to make and save is wise; but to save and then give is christian.

The business now prospering, Mr. H. H. Budgett rewarded Samuel's industry by taking him into partnership. Feeling by this arrangement, he had a firm footing; that a spot was found on which he might live and work, he took a little cottage in a lane opposite the shop. He had very early in life formed an attachment to Miss Smith, a young lady he had met at Midsummer Norton, and having married and taken her to his cottage home, he found himself, at the age of twenty-five, after all the struggles of his youth, blest with a happy fireside and a cheerful prospect in trade.

CHAPTER VI.

RISE AND PROGRESS.

"BUSINESS is what it is made to be," was one of the many proverbs which Mr. Budgett familiarly used, and he would have it that a business was only limited by the energy of its conductors. Obstacles of time, situation, poverty, and competition, were, he insisted, all capable of being overcome, and that every first rate man of business could create a first rate business. This may be true, but as every man is not a first rate man, and many are of limited resources, great achievements are not to be expected from them. None, however, are to be discouraged, since, though all may not gain eminence, every honest, frugal, and hard working man will make his way.

Mr. H. H. Budgett a respectable and industrious man, had hitherto prospered according to his ambition, and cared little for change; but the little shop in Kingswood receives into its working power Samuel Budgett, and the impulses which in

childhood, set him to trading, now urged him to extend its limits and increase its sphere of operations. Suggesting new plans of conducting the purchases, the markets were well watched, and every advantage turned to account. The trade grew, and the neighbourhood resounded with the news of the great bargains to be had at Budgett's. Envy and accusation came with the increased custom, and many prophesied that selling cheaper than they bought, they must soon come to an end. Instead of this, however, the business steadily increased, and the younger brother began to descry in the distance, the possibility of a great wholesale establishment. But his maxim, "never attempt what you cannot accomplish," held him in check from any sudden bound into the contemplated province, and he preferred to advance by little and little at a time. He was willing to begin humbly, and to proceed slowly, satisfied that this plan was a better foundation for safe progress than that made by brilliant strokes, venturesome speculations, heavy credits, and reliance on the exchequer of others.

Among the customers of this small retail shop, were numbers of women, who, mounted on donkeys came from villages at a few miles distance, and from the crowd of these patient animals around the door, might be conjectured that a large amount of business was being carried on within. In this

concourse Samuel perceived the germ of an extended trade; why should he not go into their neighbourhood regularly for their orders; by this means he might accommodate them, and secure their steady custom. Henry at first objected, but Samuel was not to be held within the shop walls; and having obtained a reluctant consent, he set forth to the villages of Doynton and Pucklechurch, to meet customers and receive their orders. His expectations were realised; his kind and cheerful manners won the hearts of those he went to serve and he made friends of all.

Finding this plan succeeded so well, he projected another. "Why should they not supply the smaller shops, in the same way?" His brother shrank from any thing that seemed to approach the wholesale. He feared they would go beyond their means, and wished to plod on in the old way. Samuel was not convinced, he could wait, and at last accomplished his purpose of extending the range of trade. Firmly keeping to his plan of working all he had got, he plodded on in the humblest way, caring nothing for show. He gradually began to make a modest sort of commercial journey, and supplied the shops with groceries, even as he had done the old women of Doynton and Pucklechurch.

Success soon invited bolder efforts. The partners had bought a large quantity of butter, very

cheap; in a few days afterwards there was a rise in the price. The sagacious mind of Samuel, at once perceived the advantage this gave, and he saw this was the time to test how his scheme of extension would work. He rode to Frome and applied for orders at the chief shops. He was met with a rudeness that would have daunted an ordinary man, but he was not to be put down by a few uncivil things. They were affronted that a shopkeeper from an out of the way village like Kingswood, should offer to supply them wholesale, and they told him plainly what they thought.

"Where are you from?" asked one of those to whom he applied.

"Kingswood."

"Kingswood! you had better go back to Kingswood and mind your shop, rather than come to Frome to sell *us* goods."

Another was less courteous still, and almost ordered him out of the shop. Before facing these lordly grocers, his heart had sunk and sunk again, but this rough usage now served to bring all his energies into play. His spirit rose, as the difficulty increased, and at last he said, "Well, I have come here to do business and I will do it. I have tried the larger shops and you won't look at me; I will see whether I cannot serve the little shops, which you supply, to their advantage." This sally, or perhaps the prices at which the goods were

offered, struck the man so that he condescended, after a few more questions, to order ten casks. Samuel having entered the order in his book and buttoned his coat over the record of his victory, marched out of the door; but his new friend called him back.

"I will take five more casks of those butters."

"No, I have taken the order and cannot alter it," and thus showing his independence, he went off.

The battle for a real wholesale trade was begun on that day; but he saw that he must yet hope for his chief customers among the small dealers; accordingly when the larger shops refused him, he addressed himself to the minor ones, and would take any order however small. A regular monthly journey was organised. On his next return to Frome, he did not pass one of the men who had handled him so roughly, and so by degrees he won their favour.

When he had got one customer in a place, he would pay comparatively little attention to others. Sometimes he would just call, leave a sample and pass on as if unwilling to waste his time. In other cases he would not call at all, but then again, his heart would be set on a particular shop, and he would persevere until he made an entrance. He was not so anxious to gain new customers as to serve the one gained, so that he would

really find it to his interest to deal with them constantly. He was careful to impress upon his travellers as their prime lesson, "Gain a little at a time, and take care of what you have got."

"Mr. ——," he would say, "you tell me, you have some new customers this journey. How many?"

"Four."

"Very well—very well—but are you sure you mind the old? Don't neglect what you have got."

Not a few of these customers who had been small dealers, rose swiftly, and it seemed as if the energy of the firm at Kingswood, pervaded the whole circle of its trading. The respectable shopkeepers, who had at first rejected their overtures, seeing how their humble neighbours prospered, became valuable and faithful customers. The tide of prosperity now fairly set in, and the Bristol merchants, who had scarcely noticed the little shop on Kingswood Hill, now saw it expand to dimensions that threatened to dwarf themselves.

Such success would naturally awaken much wonder and enmity. It was offensive to the old wholesale dealers, that a shopkeeper from despicable Kingswood, should enter upon their path, and attempt to measure himself with them. But in spite of the fierce rancour, and violent opposition,—in spite of rumours of failure, and combina-

tions to destroy the credit of the firm, the Budgetts continued to prosper.

Samuel soon ceased to make regular journeys; first one traveller took his place, then another was added. Purchases which had been in parcels, soon rose to cargoes,—sales which had been in trifles, swelled to tons, traveller was added to traveller, until the connection covered the country from Penzance to Birmingham. The aspect of things at "the Hill" changed; men and horses took the place of the old women and their donkeys. Wagons laden with goods, were constantly rolling between the port of Bristol and the warehouse; new houses for the clerks sprang up and an air of prosperous activity overspread the neighbourhood. This rise was probably as rapid as any that ever occurred under analogous circumstances. It was wonderful how they succeeded, since they had no one advantage, no one facility, but had to struggle against every possible obstacle.

They had not at first a large capital, and as the business grew so rapidly, they found it hard, with all their caution, to secure their ground. Many of the men from whom they purchased were jealous of them, and not a few efforts were made to bring them to a stand.

One day an account was sent in from Bristol before the usual time. It was paid. Then came another and another, with such rapidity as if by

concert. Mr. Budgett saw that something was the matter, and resolved that, although irregular, all should be met, and he made those prompt exertions which only men of his energy can make. When the last account was presented, he knew there were no effects in the bank, but having means to put in a deposit, he gave a cheque, and then mounting his horse rode off at full speed. He entered the bank by one door, as the bearer of the cheque came in at another, for he too had rode hard, as if fearing that payment was doubtful. The battle was won; the terrible answer, "no effects," had not been returned, and the brothers were free to bless that Providence which had enabled them to turn this attack to a victory.

It was evident that some common impulse must have led to this run upon them, and Mr. Budgett was resolved to reach the source of the assault. Going to a respectable firm that had sent in an account before the regular time, he demanded the reason. They replied, that a man who had lately been in their establishment, but was now dismissed, had warned them to look after their account, for things were going wrong. They compelled him to make a public apology. This was not, however, the only time a similar plot was directed against them, but in a future page it shall be told what was the christian merchant's revenge.

The day of embarrassment is the tradesman's

day of proof, as well as of temptation. A thousand new impulses to do wrong arise and push with giant power. But if he must fail, let it be without falsehood or fraud; if misfortune overtake him in the form of insolvency, let him bring no dishonour upon the christian name, but give up all, even to the last farthing.

The thing which most materially aided the Messrs. Budgett in their upward struggle, was the system — begun at the outset, and maintained throughout—of selling for cash. Customers in the neighbourhood paid for all purchases immediately, but those who lived at a distance could not pay for the goods ordered until delivered. But to come as near prompt payment as possible, each customer was waited on once in four weeks, and so he knew on what day and hour he was to expect a visit from the traveller. If the tradesman was not at home, or had not prepared himself with cash, the traveller did not call again, and no further order was accepted. Mr. Budgett regarded the maintenance of these rules as important, and as every customer, having been clearly told what were the principles of the house, bought with the understanding that he was not to pay in bills, but cash,—he preferred losing the custom of the unpunctual, rather than diverge from them. He believed he could not do a customer a more serious injury than permit him to trifle with his

engagements; he knew on what terms he had received the goods, and if it proved that he had not been candid, then it seemed as if indulgence gave encouragement to fraud, and a course of loose dealing. Many thought it hard of him not to give longer credit;—he would have thought it as great an unkindness as to indulge a spoiled child with dainties which had already injured his health and were likely to destroy it.

Rigid about pence and time in business, out of the sale-room he was most generous, giving away thousands readily. A man in small business had ordered flour at the end of twenty-eight days—the period of credit—but did not bring the amount of the former order. The flour was in the wagon, the carter on his way with it. The mistake was discovered, a messenger was despatched with orders *to give the poor man one sack of flour, and bring back the rest*, and cease to do business with him.

Had his poor neighbour told him he was in difficulties, doubtless he would have found him a ready friend. But instead of taking that honest course, he tries a trick to obtain goods. The manner in which this was stopped, shows that fear of pecuniary loss was not the motive for decision, but the principle of adhering to the rules of the establishment, and of checking unfair dealing in their customers. To him none of his busi-

ness principles were "small," for he knew too well their real bearing on the course of trade. Respecting a cash instead of a credit commerce, his views were large and his convictions deep; for he saw many a family wrecked, and men suddenly reduced from prosperous ease to struggling embarrassment, who had been tempted by credit into a trade to which their means were inadequate. He saw, when one such house fell, because a few large customers had deceived them, not only the lawful profit for years of toil swept away, but a whole circle of families shattered by the stroke. This spreading to others which had known wealth and honour, they too were dashed down to want and shame, startling the whole country with the noise of ruin. Witnessing scenes like this, no wonder that he wrote it on his heart, that the system of credit was a system of curses; no wonder that in every establishment erected on a foundation of cash payments, he saw a conquest from chaos and a step towards public repose. He regarded the facility to incur debts, as a decoy or pitfall, and the ambition to set an example of success on a system of cash payments was strong within him, for he viewed it as a deed of patriotism,—a thankless but most substantial offering to mankind. Return bills—does any one know the load they bring? A friend once said, "If any one sleeps too soundly, let him borrow a debtor's pillow;" and another who had

figured largely in the financial world, and secured his tens of thousands, was at the fireside of a friend, when a cheerful little girl was bidding good night; "Ah!" exclaimed the man of stores and cares, "she has got no return bills to think upon." He did not expect to go to sleep so blithely; there was a load upon his heart. Ah! how many carry the same load; who coming home, instead of enjoying the leisure hour, are smarting under the harass of return bills,—or being wont to go to the week-evening service to find one hour of spiritual quiet, amid a week of worldly din, can hardly bring himself to go, for his mind is haunted by return bills. And on the Sabbath, when his heart ought to be lifted up in prayer and the world shut out, return bills stand between him and all spiritual enjoyment. What a leak is at sea, what a mine is under a fort, or a heart diseased in a frame,—that is the system of bill bubble in trade. And yet sensible, solvent men, with homes to cheer and a country to serve, will go on encouraging and practising the ruinous scheme.

The new merchants of Kingswood Hill, who surprised every one by their rapid rise, were never haunted with return bills. Far from travelling in the dark, they never dreaded to come suddenly upon this apparition that would block up their way. They had not looked upon a hundred pounds as paid, while it was yet to pay, nor had

they ever to sacrifice the profits made by fifty honest men, to cover the loss made by one rogue. Vast as their transactions were, a petty loss of forty or fifty pounds was quite an event, a crisis which set the whole staff in motion as if their honour were tarnished.

To a tradesman, stock-taking is always an exciting time. According to the state of his heart, he receives the result; the repining over money lost, and toil ill spent, the meek submission to a Father's chastening hand, the close searching of heart to see where the rod has been provoked, the tranquil joy in acknowledging a fruitful blessing, the fear that growing wealth should create pride, the turbulent delight at plenty of gain, the homage of self as the possessor of talent and power, or the malign triumph over rivals,—all these feelings are raised in the breasts of this class of men at this yearly examination. It was observed by one whose station lay directly above the private counting house, that year by year, as soon as the two brothers had ascertained what precise progress had been made, they retired into a private room, and there prayed together, acknowledging to the Lord of all, his wise allotment of success or failure, giving thanks or presenting humiliation as the case might dictate.

As they advanced, Samuel bought the ground in which lay the old quarry, already spoken of

Here he built a substantial house, which was his abode to the end. Looking out in front, the eye caught sight of the parish workhouse; on the opposite side, it rested on the tombstones of a cemetery. A clerical friend, whilst viewing this prospect, once said to him, "In front you have the workhouse to which you *may* come, and there you have the graveyard to which you *must* come." In what spirit did our now wealthy merchant receive those homely words? In the christian spirit as became one professing to be a follower of Him who was meek and lowly; it was a useful truth, and it was gratefully received.

Every one knows that grocers—justly or unjustly—have been accused of adulterating their goods, of which not a few are capable of easy mixtures, and it is supposed that conscience, too, is generally trained to the posture habitual to the trade. At the time he began business, pepper lay under a heavy tax; and the consequence was that pepper was mixed with something very like pepper dust. Casks marked P. D. obtained a place among the standard articles of the shops, and being so common it was sold as pepper by men who thought themselves honest. A cask with P. D. marked upon it was also found in Henry Budgett's store, and probably, at first coming, Samuel thought no more of mixed pepper than the others. But as he went forward in life, his

ideas on trade morality grew clearer, and P. D. began to trouble his conscience. Listening to the voice of that faithful monitor, he became satisfied that the thing was wrong, and having thus concluded, felt that no blessing could rest upon the place while it was there. P. D. must perish. It was night, when the decree was made, but he returned to the shop, rolled the hypocritical cask to the old quarry, where, when a boy, he used to spend his Sabbaths, then staved it, and P. D. was scattered among the clods, slag, and stones. But after returning with a light heart, he recollected that he had left the staves in the quarry, and as it was his principle never to waste any thing, his first act in the morning was to go and gather them up.

This world of ours contains a great deal of P. D., and if some great power were just now to take all the P. D. casks in this great shop, stave them in, scattering their deceitful contents to the wind, such a confusion would ensue, that the whole concern would have to be re-arranged. Is it not, then, the business of every one to search out P. D. under their own roof and thrust it out? Let the eye of heaven which is looking down behold its dispersion. Samuel Budgett was happier far, after destroying that tempting cask, than he would have been in realising its whole contents in pure gold. Of all plagues and poisons the deadliest

that can be admitted to the heart is gain which fraud has won, for the curse of the great Judge is in it; it is woe, and withering, and death, and will witness against its victim on the great day, when all shall "come to judgment."

The affair of the P. D. was not the result of sudden impulse; the rule of christian principle in the mind of Samuel Budgett was steady. A person, professing himself a Wesleyan and local preacher, came to him one day and offered to disclose an invention, which would be an immense saving in his extensive business. This was nothing more nor less than a plan for making mock vinegar, which cost hardly anything, and might be sold for real. Mr. Budgett led him to disclose his scheme fully, and when he had the plot open before him, he broke out upon the tempter with an astounding burst of indignation. "What! you want to lead me into a dealing like this? If you are resolved to go to hell yourself, why should you try to drag me with you?" And with words of stinging rebuke he dismissed this emissary of evil, who, wishing to bribe him to sin, had used religion as a card of introduction. This swindler knew that men of business have their weak side; he had discovered a clever way of cheating that would pay; but when he set forth to seek a partner in fraud or gain, he made a mistake in going to Samuel

Budgett, and greatly must he have been surprised at the unexpected issue of his proposal.

Gold well gotten is bright and fair; but there is a gold which rusts and cankers. The stores of the man who walks according to the will of God are under a special blessing; but the stores which have been unjustly gathered are accursed. "Your gold and silver is cankered," saith the scripture, "and the rust of them shall be a witness against you, and shall eat up your flesh as fire."

After the brothers had been in partnership for about twenty years, the elder retired, leaving the business to the sole direction of our merchant. About this time he made his first and last essay in speculation. The Chinese war suddenly threw the tea market into agitation. His intention had, heretofore, been but slightly directed to the tea department of their business, but now on going up to London, he bought with great advantage, and cleared, on the transaction of one week, some two thousand pounds. But in the course of the year, it proved that he had lost nearly as much, and he frequently cited this as a fair example of what was to be got by speculation; and though so energetic in the legitimate prosecution of trade, he always condemned every hazard for the chance of rapid profits.

Mr. Budgett had not been long at the head of the establishment, when a calamity befell it, which

seemed at the time ruinous. One night the citizens of Bristol were startled by the reddening of the sky towards Kingswood Hill; the warehouses of the Messrs. Budgett were in flames. The men of Bristol stand gazing as the blaze illumines the heavens; from all quarters there is a flocking of spectators, and racing of engines. Efforts are vain; the horses, the stables, and the books are preserved, but warehouses, counting houses, and the retail shop are burned to the ground. Samuel Budgett had not forgotten to insure, yet the pecuniary loss is above three thousand pounds. This was a night to confuse any one; a furious fire consumed the accumulated substance of years, the methods of work interrupted, and the whole business machine, torn limb from limb, lies scattered in fragments. This was the hour to prove how great was Samuel Budgett's self-command, and originality; he saw into the whole matter, and comprehended how it was to be managed, precisely as if he had done nothing all his life long, but set things in train after sudden fires.

The next morning, while the ruin was still reeking, every customer who was expecting goods, received a circular, that a fire on the premises had delayed the execution of their orders, but that on the following day, the goods should be dispatched. Just one day was sufficient to repair the disarrangement. It had for some time been necessary

to have a warehouse in Bristol, but it was too small for their business; and now Mr. Budgett, swiftly, but without hurry, goes into Bristol, hires the adjoining house, sets all hands to work, and the next day sees all customers served. Bristol, henceforward, becomes head quarters; and the fire, instead of a disaster, proved eventually to be a great boon, for the change involved a number of conspicuous advantages. From this time the progress was amazingly rapid, the arrangements were more perfect, the system of business was better understood, early prejudices and animosities abated, and every year brought new prosperity. While so rapidly extending his business, Mr. Budgett had much improved his residence. He had filled up the old quarry, the scene of his meditations on the happy Sabbaths of his boyhood, and turned the surface into gardens; he had surrounded his house with extensive grounds; and he took great delight in farming some forty or fifty acres of land, upon which he contrived to find employment for large numbers of his neighbours. An old man, who had been in his employ from the time of Mr. Budgett's commencing trade, and gloried in the growth of the establishment as if it was his own, said, in alluding to the numbers now at work, "Yes—I remember when there were five men and three horses, and now there are three hundred men and one hundred horses."

It is "the blessing of God which alone maketh rich," and now Mr. Budgett, the "christian freeman," had all that heart could desire. His family was all that might gladden a father's heart, his comfortable mansion stood on the very scene of his apprentice toils, and early mercantile endeavours; he was respected by all who had known him then, and who, in his position now, beheld a most notable example of the Successful Merchant.

CHAPTER VII.

MASTER AND MEN.

HISTORIANS have told of feudal ties, and the poet has sung of times when the baronial castle was the centre of activity and protection, when the baronial pennant had but to be unfolded and the feudal retainers were obliged to follow wherever their master led. But these days are gone, the feudal tie is broken, and although society must still consist of different grades, the equality of human brotherhood is more generally recognized.

A new race of barons may be said, however, to have sprung up, to rule in new castles, and over new bands; a far more useful race in the community, —for the new lords are the manufacturers. If some barons of old could reckon a thousand spears, they can count a thousand spindles; and if the one was fain to watch, either for amusement, or the revenge of some quarrel, his yeoman shooting the feathered arrow, the other feels that he is

serving his own and the public interest better by watching his busy troop shooting the nimble shuttle. Old records tell us, how great was the devotion of those retainers to their masters; how dependent they were on them for bread; how careless of everything, save the honour of the baron, who saved them from the struggle of providing for themselves. And in the present day, the real *golden* age, it is the manufacturers who exalt the people around them; in giving them employment, they give them bread; with their fortunes, they thrive or pine; by their bidding, the workmen sit down amid plenty, or go out to struggle with the world for food. The real interests of the merchant and manufacturer are involved with the people; they have close relations with them, personal contact, and personal influence over their temper and condition.

But all do not recognize all that this close personal relation demands, deeming it merely commercial; all that is considered necessary is, to obtain their proper quota of labour, and to give your proper equivalent of pay; there the relation terminates. As to cultivating any sympathies with them, it is never thought of; and if they are "justly paid" for their work, they have nothing more to look for. And yet it is often wondered at, that workmen, after being for years in an establishment, which has, all the time, been "doing

justly by them," show little affection for the owners, or care for the interests of the concern. They serve from the same motive, from which they are employed; and if difficulties arise in the business which threaten to interrupt their "just pay," they make no scruple to go off and leave the concern to sink, if by the movement they improve themselves ever so little. Mr. Budgett was assured that there were other ties, between master and men, than that of visible gold. He believed that every master should hold himself bound to watch for the happiness of his men, to cultivate their affection, by showing them sympathy; he did so himself, he sought their happiness, promoted their interest, and by constantly practising christian kindness among them, won their hearts. Still, he was a strict disciplinarian, he knew that duty cannot be neglected without harm to those who practise, as well as those who suffer, neglect, and he was rigid in his enforcement of his business rules. Both he and his brother were fond of system, and each man having been instructed precisely in the duty belonging to his department, no excuse was accepted, if a rule in force was disobeyed. A breach of law was a fault to be confessed, but whoever repeatedly disobeyed was dismissed.

With those who gave evidence of talent, Mr. Budgett would take great pains. Training a young buyer by his own side in the market, ac-

companying a young traveller on his journey, or giving warehousemen or clerks frequent lessons in the systems they were expected to pursue. When he had thus educated one to his satisfaction, he placed him in a post of responsibility, and took great pleasure in his success.

Most young men think a master whose discipline is lax, a kinder one than he who holds them to rule and duty. Whatever may be the intentions of such a master, his influence is cruel; for a greater injury cannot be inflicted on young persons, than to bring them up in improper indulgence or neglect of salutary discipline. Of all who have been in Mr. Budgett's establishment, probably not one could charge a failure in life on the habits acquired there; while many, now in circumstances of comfort and respect, have declared that it was his training that made them what they are.

He was ever on the watch for men after his own model, capable of seizing and accomplishing his purposes. "He has no head," would be his rapid sentence on a man with some good points. His favourite formula of qualification was, "tact, push, and principle;" these three things, which form a proper man for trade. For such he was constantly on the look out, and when one, in whom he discerned them, came under his eye, he would be most anxious to add him to his staff. Without

tact and push, a man of principle may be good for many things, but not for business; and without principle, tact and push are only powers to do evil. Speaking of a sharp, stirring man who would lie or play tricks, he would compare him to a "tub which was tight all around, but had a leak in the bottom." He therefore, whilst watchful that no man wasted his goods or time, or damaged his interest by carelessness or in any other way, insisted that strict justice should be done to the customer, nor would he suffer any man in his employ to practise anything which he could not defend before God and man.

Whilst thus on the alert for men after his own heart, his gift of knowing men was remarkable. After glancing over a group of young men in a shop, he would make remarks on them, saying that one was not worth his salt, and that another would do well; and scarcely ever was this hastily formed estimate erroneous. He once, in passing through a friend's shop, inquired, "Where did you get that young man?" The answer was given.

"I would not keep him a day."

"Why? He is very clever."

"Yes, he is clever enough, but he is a rogue."

"Well, certainly I have seen nothing wrong about him, and I never yet saw his equal behind the counter."

"Very well; I tell you I would not keep him an hour; you will find him out yet."

'But I can't dismiss him without cause, and he has given me none."

He nevertheless insisted to the last, that the young man was not trustworthy, and the master of the shop, knowing his faculty of discernment, kept a vigilant eye upon the suspected clerk. It was not long until he was detected stealing money, and was lodged in jail. On the day of the trial, a solicitor came to tell the master that a very respectable married woman, a sister of Mr. S——, had come from London, and was in great agony at her brother's disgrace, stated that she was a Methodist, and begged an interview with the prosecutor, who was also a Wesleyan. They met: the good man's heart was nearly won, but in asking a question or two, as to her brother and family, to which she could not give straight answers, his suspicions became aroused, and it soon came out that this interesting sister was a clever partner in the fraud. After serving a term of imprisonment, he obtained other situations, in all of which he acted dishonestly; and thus the issue proved Mr. Budgett had been right.

What he did not see at a glance he would find out in conversation. A young man was speaking with Mr. Budgett, before engaging with a friend of the latter He perceived that Mr. B—— was

39875A

aware of the reason why he had left his former situation, and being displeased, wrote to his former employers to reproach them for having divulged it. Mr. Budgett, however, had discovered the matter in conversation, without the other being conscious of it.

He would not be imposed upon. If a man confessed his fault, nothing could be more cheerful than his forgiveness; but when he once saw the least disposition to equivocate, all his powers were called forth to reach the truth. He would get into the man's heart, and according to the dissimulation manifested, his displeasure would rise; but the man who showed an open heart, always found a generous consideration above what he would have thought possible.

No kind of imposture so raised the ire of Mr. Budgett, as when a man put on a profession of religion with any left-handed design. His well known character exposed him to attempts of this kind; but we have seen in the case of the vinegar maker, with what force he would stamp on the reptile who would make a merchandise of religion. Although careful to detect, and determined to get rid of men whom he could not trust, he would at the same time show his benevolence in a way almost amusing. There was a tree whereof the fruit was very fugitive. The man he suspected "never touched," no one touched; yet the fruit

disappeared. He made a present of the apples on the tree to the party suspected, and thenceforth they staid quite safely. He "had found it out." Another man and his wife were suspected of petty pilfering about the farm. Proof was long impossible; at length a discovery of potatoes secreted renewed suspicion. Neither the man nor his wife would confess, but from another woman, somehow connected with the matter, he obtained a full confession, leaving no doubt as to the guilty party. But the principal one was proof against all his tact; she and her husband received orders to leave the premises at once. But he wished them to have the means of living honestly if they would; and, in Kingswood, any one who has a horse may do so, by hauling coals to Bristol. In dismissing them, therefore, he gave the man a horse. The wife, little moved by this generosity, raved against being "turned out," and enquired of "what use was a horse without a cart?" Mr. Budgett reasoned with her, told her how another might have prosecuted her; but her mood was unchangeable. He reproved her again; but he gave them a cart. The ingratitude of the poor is constantly urged as a reason for neglecting them; the idle and dishonest only are ungrateful; Mr. Budgett knew this, but it formed no excuse to his benevolence, which, whilst he dismissed them from his service, gave them the means to be placed above temptation.

A man in his employment gave him dissatisfaction; he lost confidence in him, and gave him his dismissal. This man took his revenge by going to the houses with which Mr. Budgett had accounts, causing a run for payment, as we saw in the last chapter. Some time after, Mr. Budgett heard that ——— and his family were in great destitution; he went to see, and found them poor indeed. The house was in a miserable condition, the garden desolate, without provisions, and two fine boys were lying in bed because they had no clothes. Mr. Budgett at once ordered meat, bread, groceries, to be given them, sent a tailor to clothe the children, hired a man to till the garden, and gave them twelve shillings per week, until the father could find employment. But he had no "push," and could not find a situation. He applied to be taken back. Mr. Budgett refused, but after repeated entreaties consented that he should remain at a salary far below what he formerly had, and only on condition, that he should find another situation as soon as possible. But every week he set down, in a private ledger, some twelve shillings to the credit of the man, which he thought was about the difference between what he was paying him and what his services would be worth, should he prove worthy of confidence. But finding he did not, he one day told him they must part, but added, "Mr.——— I will give your family fifty pounds

in weekly pay while you are seeking employment, *and I am assured of it.*"

"Give, sir! I do not regard it as a gift, my remuneration has not been just."

The merchant looked up from his desk, pointed to the door and said, "Very well, that is enough." He tried to excuse his insolence; but it was long before he found any employment, and Mr. Budgett, for a very lengthened period, regularly allowed his family twelve shillings a week.

Where strict discipline is concerned, punctuality is a prime virtue, and while he made regularity a rule for his men, he was himself regular as a chronometer, never allowing himself to be a minute too late. As discipline and punctuality are meant to defend rather than to abridge happiness, he placed the arrangements enforcing these in a light which commended them to the men. Six o'clock was the hour for work to begin. By the gate hung a black board divided into squares, each square was numbered and contained a nail, on the nail hung a little copper plate. Each man had his number, and as he went out, he took a plate with him, leaving his number exposed. As he entered, he placed his plate on the nail, so covering his number. The moment the bell ceased ringing, the board was removed, and all whose numbers were not covered, were set down as defaulters. He who did not appear once on that list

during a year, received at its end a sovereign as his reward. In the early days of the establishment, it was usual to give the porters beer; Mr. Budgett disapproved, but close by the number board, he placed another board laden with pennies. Each man as he entered in the morning took a penny, on returning from breakfast a penny, at dinner time a penny, so making three in the day, and considered a full equivalent for the beer. If the man was late, he lost his penny; which was considered as a fine, as well as forfeited the reward for punctuality at the end of the year. In the course of years, the beer pence were commuted for eighteen pence per week additional wages; then every defaulter, even up to the principals, was fined, according to rank. The post hour was a quarter-past seven: the clerks must be in their places, and one of the principals present to open the letters; if he was late, his fine was half-a-crown. With such spirit was this discipline maintained, that many of the men, who lived four miles distant, never were too late.

This system of fining might appear harsh to the men, but that the fines go into the "sick fund;" which takes from it all idea of severity. This fund did not hinder the men from belonging to any other benefit society, and provided them a real help in time of need, at a cost they could never feel. But as the scale of allowances, which were

from five to ten shillings a week, could not be kept by the subscription of a penny a week, eked by petty fines, Mr. Budgett's pocket supplied the deficit, at a cost of from thirty to fifty pounds a year.

With punctuality comes dispatch; both are apples of the same branch—both springing from a sense of the rapidity with which time flies, joined with a determination to accomplish all that has been undertaken. Mr. Budgett, transacting business with incredible celerity himself, could not bear to see any one move as if time were plentiful. But expedition was not to be sought by haste, but calm, cool energy; and plans were put in force which brought this vast establishment to work with the equable speed of a machine. Every morning the wagons start with what is called the "first load," at eight o'clock,—that is, with the first instalment of goods to be sent out that day; which goods have been bought in the sale-room on the preceding afternoon, or ordered by an evening post. The morning post, as has been stated, arrives at a quarter-past seven. The "second load" consists of goods ordered by the letters then arriving, and that leaves the premises at from nine to half-past nine o'clock. Thus the work of opening letters, entering orders, transferring to the different departments, weighing, measuring, packing, and lading, has been done in two

hours or so. At different periods of the day, load after load is dispatched, till every order which arrived by that morning's post is executed. This is the day's work, and within the day it must be done. When the immense number of the orders is considered, and the endless variety of articles which they embrace,—everything, in fact, that a retail grocer can want,—it really is astonishing how all can be accomplished on the same day; at least so it seems to those who are not "business men." Without discipline, without punctuality, without dispatch, such a feat could never be accomplished; but all these are made to subserve the good end of affording the men rational leisure, for they are at liberty the moment the day's work is done.

When "Mr. Samuel" entered "the business," it was small; all resided in the house. The hours were nominally from six in the morning to nine at night; but it was generally ten, and sometimes eleven before they could retire. "Mr. Samuel" did not like this; he thought they might just as well get done sooner; the men ought to be at home with their families. The wholesale trade sprang up, and brought an increasing press of work; and then he would often say, "I do not like to see you here; I want you to be at home; we must get done sooner." He made efforts, and to the relief and content of the men, the bell was rung

every night at half-past eight. But he thought they might be farther relieved, and proposed seven o'clock; the men appreciated the kindness, but thought it impossible, but very soon they found themselves starting for home at seven, and not long afterwards at six. This was followed by the plan of clearing off the orders of each day within the day, and the methods for abridging the working hours were so adjusted, that the effect was clear gain to all. One of these arrangements was, that none of the men left until all were ready; of course, those who were tardy were urged by their waiting comrades; in this way the interest and influence of the whole staff acted on each particular branch, and without any hint from the master about speed, the men were sufficiently prompted by each other. Thus, with an increasing rush of business, the hours of labour were abridged, and every man in that great establishment could daily turn homeward at five o'clock, with a full evening at leisure.

It is well that others besides Mr. Budgett have thought of this important matter, and listened to the prayer of the oppressed shopmen for early closing. In the higher circles of trade, many noble and valuable examples have been set by important houses, and given opportunity to their men to reap the benefit in better health, mental feasts, and spiritual privileges. How much better that immortal beings should spend their

evenings in meetings for prayer, or improvement in christian life, than bury their whole existence under the headlong tide of commerce! But there are many who say, "Business must be done," or there will be losses. But no business ought to be done which mars happiness, risks life, presses and wears out your fellow-creatures for no other end than to avoid losing an account or forfeiting an order. The case of Mr. Budgett shows that, when a master is awake to the duty of bringing business within reasonable hours, he may effect much. And he found the reward of his generous consideration, not only in the increased prosperity of his men, but in their greater alacrity in his service.

Abridging the hours of labour was not the only token of his attention to their comfort, or interest in their welfare. Every sign of industry and sincere interest in the establishment gave him pleasure, and was always rewarded. One of the men mentioned a plan which had occurred to him as an improvement for one part of the business; he thanked him, and put a sovereign in his hand. When a year wound up well, the pleasure was not all with the principals; several of those whose talent and diligence had a share in gaining the result, found also a share in the reward. Stock-taking became to them a matter of personal interest, and they would often enquire, "Hope you find things satisfactory, sir?" One, after descril

ing the pains Mr. Budgett had taken to make him master of his own branch of business, said, "And he never had a good year, but I was the better for it when stock-taking came. He was a father to me in body and soul." Another who gave a similar report of the pains taken to train him, said, "At stock-taking he has sometimes given me a hundred pounds at a time;" and mentioned that having once called at his house, and seeing his three children, he said he would like to make them a present, which he did by sending a ten pound note to each.

An old man spoke of the delight Mr. Budgett took in being surrounded by busy men, chiding the idler, but encouraging the worker. "Why, sir," he said, "I do believe as he would get, aye, twice as much work out o' a man in a week as another master." "Remember the gothic door," was an admonition which would startle the idler, and Friday night would give a practical comment on that enigmatical text. In a certain part of the wall was an outlet called the gothic door, by which the men went out at night. On Friday evening Mr. Budgett would stand at this door, with a little basket, or pocket full of small packages containing money, one of which he would slip into each man's hand as he passed out. One would find he had a present of five shillings, another of three, another of half-a-crown—the gift being graduated

by respective merit; "and to a boy," said the old man, "he would give sixpence." "Ah! sir, he was a man as had no pleasure a muckin' up money, he would often in that a way give away, aye, I believe, twenty pounds on a Friday night—well, at any rate, fifteen."

"But would he give anything to a man who was lazy?"

"Yes, he would give him something, but he would soon get rid on him."

This was all true; in thus giving, it is evident, he was actuated by a sincere desire to see them advance. By this reward for good service, a sacred bond was twined between man and master; many a cottage was made glad; many a labourer. when he saw his master in the house of God, was led to feel that he had given him cause to join more heartily in praise of the Great Giver of all; and the families of those, as they turned away from worship, were led to bless him for the comfort that awaited them in their cottage homes.

One year, Mr. Budgett expected the profits would be large; he fixed on a certain sum beforehand, and said, "So much will be the well, and all that runs over shall go among *the business*." The well became full, running over to a large amount, and many of those below him were made fully aware of it. He would often say to his clerks and travellers, "My business! It is not *my* business;

it is *ours*." He wished to let his men see that to them he felt as a friend and a brother, and thus lead them to an affectionate participation in the welfare of the concern. Having an impression that all might prosper, and a strong desire to see them do so, he constantly advised them to push their way upward; and by constantly enforcing habits of frugality, he induced many to save, and thus secure means to make themselves comfortable, when disabled from work by age or sickness.

Accessible and free, many might have thought him too inattentive to dignity; but it was his nature, and invited confidence rather than challenged disrespect. A monthly meeting was regularly held when the clerks and travellers met the principals; all spoke freely on matters affecting the concern, each being expected to state anything he thought ought to be supplied or altered. Thus the principals had the advantage of the experience of their assistants, these had the comfort of feeling that they were of some importance in the concern, and all parties gradually became bound by the bond of responsibility and common interest. The discussion ended, they all, principals and travellers, took tea together.

After stock-taking, it was usual to give all the men a supper. It was then the rewards for punctual attendance were distributed. Every man who had not a black mark received his sovereign. Thus

when the commercial harvest-home came, the labourers had the harvest-home feast, and a good practical stimulus besides for their future benefit.

When the fire compelled the removal of the establishment to Bristol, some irregularity occurred in these interchanges of good feeling. Mr. Budgett, however, had not lost the desire to cherish the sympathies of friendship between himself and his men, and his ready mind soon suggested what ought to be done.

"On Friday last," says a newspaper, "the neighbourhood of Nelson Street was enlivened by a gay and busy movement in the establishment of Messrs. Budgett. The annual festival given to their men was on this occasion provided for them at the country residence of one of the senior partners, Samuel Budgett, Esq., Kingswood Hill. Coaches, omnibuses, and carriages of nearly every description were put in requisition to carry the inmates of this hive of industry to the spot. Ample preparation was there found both for the recreation of the body as well as of the mind: and the weather for the most part proving favourable, all seemed happy in exchanging the stale atmosphere of stone walks and walls for the more healthy retreat of rural scenery. At three o' clock about two hundred of their business staff sat down to a sumptuous dinner in the open air on the lawn adjoining the house, when 'the good

cheer' found a cordial welcome and a hearty dispatch. This being ended, the party was soon joined by their wives and friends, to spend with each other the remainder of the day. Athletic exercises, games, and other amusements were then indulged in upon the spacious grounds, whilst a select band of music in attendance kept up the mirthful sound and 'made the welkin ring.' The pleasure grounds, fruit garden, and shrubberies were all thrown open to the company, and no scene could portray a happier appearance of self-enjoyment and social union. In the evening from three to four hundred assembled for tea under a large covered building, after which several animated speeches were delivered by the gentlemen present, among whom were the clergy and ministers of each denomination in the village. A beautifully mounted silver inkstand, procured from Mr. W. Hodson, Broadmead, by the united contributions of each assistant in the concern, was then presented to the eldest son, Mr. J. S. Budgett, as a token of their sincere respect and attachment. The day closed too quickly upon these mutual pleasures, when all returned with a recollection of their social and commercial union. We cannot do better than recommend a similar experiment to all who wish to cherish in their business one common feeling of interest which ought always to exist between employers and the employed."

Was not this better than all the festal boards of feudal times? Is this commercial fête inferior to a muster of rough men, whose dreams are of foray and feud, whose daily business was rough deeds, or to become expert in the use of rough weapons? These men are a better, more useful, and more comfortable race, than the old revellers of those times gone by; and that merchant may look upon his better taught retainers with an honest satisfaction, for he and they are doing a milder and worthier work than the lords and the followers of those earlier ages.

The next year, another festival was given in a large room in the warehouse. Devices, mottoes, and wreaths of evergreens, adorned the room, and showed that there was a mind among the groceries; chosen by the men themselves, they indicated their varying taste—the religious, the man of business, or the lover of pleasantry. Many of them were preserved, from which the following are selected: "Perseverance surmounts difficulties." "May poverty always be a day's march behind us." "The blessing of the Lord maketh rich." "In all labour there is profit." "Whatsoever thy hand findeth to do, do it with all thy might." "Diligent in business, fervent in spirit;" and besides these there were others of a complimentary nature.

The room thus prepared, the men were met by

their employer, his family, and some other friends. Many speeches were made by the men, and while, according to their turn of mind, they spoke of what each believed to be most important, fine feeling, pleasure, cheerfulness, good counsel, and piety ran through the whole proceedings. One man had a metaphor which appears to have made a great impression, wherein the business was a gun, and the different agencies answered to the different parts of the gun; but of all his "admiring hearers," I have met with none who could put together the stock, lock, and barrel, although they declare that the gun went off with great éclat. Another man, in rich Kingswood accent, said that once when a boy, he had come up out of a pit on a winter morning, and found the ground covered with snow. "He began to *rowl*, and rowled till he had a great big ball, oh, ever so big, till he could rowl no more; but he called another boy or two, and they rowled and rowled till their ball was monstrous big; then they did a leave it there. The thaw came, and all the snow did melt away, but their ball did stand, and after none of the snow was to be seen nowhere, the ball was there a standing still. Now, Mr. Budgett was just like he: he had a begun and rowled, and it grew bigger; then he did call first one and then another, and they rowled and rowled, and here they were all o' em; every one a rowling as hard as they could, and he

didn't know how big the ball would grow afore they had done a rowling; and he was sure that just like *their* ball, it would stand when a great deal of others was all melted nowhere."

Which was more rational,—to gather his men and spend such an evening with them, or to give a ball and supper to a party of rich people, already palled by the enjoyment of similar festivities? Samuel Budgett knew that by this meeting, he was spreading happiness, kindling up good feeling among the different ranks thus gathered together; he felt it was duty, and he did it rightly, and from his heart, because he loved his men, and delighted to see them happy.

The habit of daily prayer had existed in the establishment, when it was only a retail shop, and all were gathered together as one family; then, when it became more extensive, a chapel was set apart, and in Nelson Street this admirable habit was also maintained. Surely a better tone must be created amongst those men by this daily pause in their haste of business, this hearing of the holy word, this bowing at the awful yet gracious throne. One who had risen with, and loved the establishment, as if it were his own, remarked how this practice tended to induce among the men order and regularity of life, even where decided piety was not the result. "Besides, you see, sir, in this way the men get to pray for the bless-

ings of God on the business, and there is a great deal in that. Many would like to get to the elevation we have reached, but they cannot, without the same blessing."

In the Christian Miscellany for 1847, is the following account, written by one then living at Kingswood, the scene of which you will have no difficulty in recognizing:—

"EXAMPLE TO MERCANTILE ESTABLISHMENTS.

'Not slothful in business; fervent in spirit.'

"On the 2nd of November, 1846, after a drive of several miles from the country, at half-past seven in the morning, I dropped unintentionally into the extensive and busy warehouse of———, in———. I heard singing, 'the voice of rejoicing and salvation,' in one of the upper rooms. The senior clerk said to me, 'Our men are engaged in morning prayer: will you not step up and see them? Do, sir.' At once deeply interested, I ascended, and entered a room thirty-five or forty feet long, furnished with benches, having comfortable backs, closely placed, and at the upper end was a table and a large fire. How was I surprised and delighted to find from fifty to one hundred, (for every seat seemed occupied with its complement,) chiefly porters in their white frocks, all sitting in the stillness and seriousness of family devotion!

At the table sat an interesting, devout labourer, giving out one of our beautiful hymns with a tenderness and pathos that touched my heart; while the singing was conducted with a sweetness and harmony that charmed and edified. The Hymn-book was offered to me; but I declined it. After singing, I was again requested to lead their devotions. The Bible lay open on the table at the twenty-fifth chapter of Matthew. I read the appropriate parables of the virgins and the talents. We then fell on our knees and worshipped the God of all commerce in earth and seas; when every man rose to attend the call of duties. I felt it no common privilege to join with those praying porters and devout clerks; and the scene, so good, and coming so unexpectedly, I assure you, Mr. Editor, has left an impression on me I shall not soon forget. Is not this an example to all commercial establishments—an example worthy of general imitation? Here is a noble room for the daily worship of God in the heart of a range of warehouses, and the large number of hands employed therein have a regular portion of time allotted them for that holy purpose. Nor is time whiled away here; the porters and clerks are all required to be on the premises at six o'clock every morning, or pay a small fine in case of delinquency, as well as forfeit the master's daily pecuniary reward for punctuality. Some of the men live four miles distant;

but the habit of punctuality is so established, that certain of them have never been once subject to the forfeiture through a long course of years. Precision, order, energy, and exactness are principles engraved on every department of the vast business here conducted. But everything is 'sanctified by the word of God and prayer;' and therefore it is no matter of astonishment to those who have faith in the Bible, that the energetic and worthy proprietor of this exemplary mercantile establishment, in addition to his having much peace and piety among his men, has risen from small and low beginnings to great wealth and prosperity. 'Him that honoureth me, I will honour.'

A Wesleyan Minister."

On witnessing the scene of family prayer, the senior, just alluded to, was asked if he remembered many cases having occurred in the course of his service, wherein men professing religion had played foul with the firm. He answered that he had been twenty-five years in the house; they had had members of all the different churches; a few cases of pilfering and dishonesty had occurred; but he could not remember any case of that happening with a man who was a *member* of any church. This fact is very remarkable; the blessing daily invoked was not fruitless; the moral tone maintained was powerful in restraining; and

doubtless much was due to Mr. Budgett's firm opposition to all imposture, and keen insight into men. Had he been slow to discover, or negligent to punish, many fair-faced hypocrites would have circled around him, but under his eye all false pretences shrank abashed. The result is one that religious masters should well ponder; every ruler ought to be a terror to evil doers, as well as a praise to them that do well. This is the example set by the great Ruler, and his counsel to all who bear rule over others.

If there was cause of complaint against any one, the defaulter was sent for into the private office, and the fact of having to confront the master alone, was no small poise against the transgression. His words of rebuke were generally short and telling; but in a grave case he would take much pains to make a favourable moral impression on the man, but if the culprit repeatedly transgressed, "He will never do us any good, the sooner he is off the premises the better," was the conclusion, deeming indulgence to wrong doing no kindness to an individual.

It has been seen then, that, as a master, Mr. Budgett expected full amount of service,—order, zeal, and industry; training his men to useful habits, and strictly repressing irregularity or ill conduct; that he rewarded diligence, provided for their relief in sickness, limited the hours of labour,

proved their friend in time of need, and encouraged them to rise; that he did not forget they were immortal, but took means to lead them to remember their Creator, to cultivate the godliness which "hath the promise both of the life that now is, and of that which is to come." In all this, has he not left a lesson which masters may study to advantage?

The Rev. John Gaskin, Rector of St. Cuthbert's, has borne a beautiful testimony to his character in a sketch, from which we make a few extracts. In his ministerial intercourse, he says, "I called at the house of one of Mr. Budgett's clerks; he was not at home, but his wife took the opportunity of expressing her thanks for the interest I took in her husband, and her gratitude to the providence which brought them to Kingswood. They had formerly been in business for themselves, but sad reverses, mainly brought about by the man's irregular habits, threw them for months out of a home. Every effort to procure work had failed; for days together they had scarcely had food; Mr. Budgett was willing to give them a trial, and they came to Kingswood, where they found a house, but had nothing 'around them but the bare walls.' After the first interview with Mr. Budgett, the man 'wept like a child; indeed,' said the wife, 'we both wept, for it was so long since any body had been kind to us. Mr. Budgett had been

speaking to him like a father, but what affected him most was this,—when he had signed the articles of agreement, Mr. Budgett took him into a small parlour in his own house, and offered up a prayer for him and his family.' From that time, he has been a different man, all his tastes were changed; their means were limited indeed, compared with what they once had been, but they were now in the enjoyment of a happiness they had never known in their prosperous days; and she added, 'Mr.—— always says, that the secret of Mr. Budgett's success in business lies in his *true religion*.'

"Mr.—— was right. A blessing rested on his business, for he followed the Saviour's injunction, 'Seek ye first the kingdom of God and his righteousness, and all these things shall be added unto you.'

"As circumstances brought me into closer communication with the heads of the firm, and I had better opportunities of observing the internal arrangements of this 'gigantic hive,' the more I admired. The most ordinary spectator must have been struck with the marvellous tone of order which pervaded every part of the busy scene; he must have observed at a glance, that every movement he witnessed, was under the control of one head,—that every person from the boy who was picking up the crooked nails by the side of a

newly opened hogshead, to the sedate clerk who was sitting writing at his desk, felt that he had responsible work to do; and it was his interest and happiness no less than his duty, to do it well. The influence of these principles ought to have been felt from the very first day any entered into Mr. Budgett's employ. The young were taught to begin and end the business of each day in the privacy of the closet; and the same salutary lesson was taught to the entire body of the employed, for they were statedly assembled in a private chapel for morning prayer. Every youth had his own *private sleeping apartment, with the express understanding that this arrangement was made in order that he might feel alone with his Father which is in heaven*, when at suitable times, he might be disposed to retire for the reading of the scriptures, meditation, and prayer.

"Besides a conscientious regard to order, punctuality and just dealing were obvious to an intelligent observer. The driver of the conveyance which was sent into Bristol three times a week for the convenience of the inhabitants on the Hill, was rebuked for waiting for his master, and thus entailing inconvenience on those who had taken their seats at the proper time. The duty of *just dealing* was constantly urged, carried into minutest matters, and enforced on the principles of the Saviour's 'golden rule.' A young man would be expostu-

lated with for using more twine than was necessary in making up a parcel; and another person's servant admonished that the time he was spending in gossip was not his own,—but his master's. Passing through the warehouse one day, he saw a young man cutting paper for bags in such a manner as to waste both time and paper. He pointed out the mistake in the kindest manner, folded the paper, and cut a quantity of it himself, thus showing the lad how to improve, that even paper was not to be wasted, and that there was duty in making paper bags *right*. 'Of course it will be wrong to *me* should you continue to make the bags as you have done; and I know you would not wish to injure your employer even in so small a matter. But see the injury you will do *yourself*, if you ever have a business of your own, and have not acquired the most economical method of doing things of this kind.' Passing through the 'fruit room,' his sharp eye caught the balance of a pair of scales, at that moment being used; the poise was against the customer. 'Never,' says the friend who was with him, 'shall I forget the sharpness of the rebuke administered when the interest of another was concerned. And I could not help contrasting it with the mild and gentle remonstrance when only self was affected. Severity, however, was by no means congenial to his nature; the gentleness of his temper stood out

in bold relief from the general energy of his character.' 'Do you think,' he asked, some hours after, 'I was too sharp with———?' 'I confess I should have been afraid of you for the next six months, if you had given me such a rating.' 'You are right,' he rejoined, 'I was too sharp; I have done mischief; I see it all. I have not only made him afraid of me, but—I have brought a reproach on christianity. My Saviour never *so* rebuked *me*. I have done wrong. I'll send for him, and repeat how wrong it was of him to be so careless, and I'll tell him *how wrong it was of me* to speak so harshly.' He would say, 'It is always pleasant to commend; but the *fault-finding* part of the business—how I wish you would relieve me of this! But no; it is a duty for which I am responsible to God, and I will discharge it myself.'

"Instances of his liberality might be multiplied, but our limits will not permit. Let one, however, be mentioned. He once observed one of his men looking very melancholy, and assured that something was the matter, sent for him into the counting-house, and after he had made him feel a little at ease, drew from him the cause of his troubles. The sickness of his wife had put him in debt; he could not eat or sleep; his life was a misery, and he declared, 'Every time I go near the river, something tempts me to fling myself into it; for if I do

not rid myself of my troubles, I shall be sent to prison for debt.'

"Deeply touched, Mr. Budgett enquired the name of his creditors, the amount of their claims, and the peculiar circumstances which led to the contraction of those debts. Having ascertained these particulars, and perfectly satisfied that the man had not forgotten the precept of the society of which he was a member, 'not to contract debt without at least a reasonable prospect of discharging it,' he said, 'Well—I don't think things are quite so bad as they appear to you. The sum you owe is, to be sure, large for one of your means, and if you had run in debt by extravagance or thoughtlessness, I should have regarded it as *dishonesty*, and might have felt it right to discharge you. But you are to be pitied, so let us see how you can be helped. Do you think your creditors, and the Doctor's bill is the heaviest, considering the circumstances, would be satisfied to take half?' 'If they would, sir,' exclaimed the poor man, 'where is the money to come from? I ain't got a shilling but what's coming to me on Friday night; and when I take my wages now, I have no pleasure in looking at it, for it is not my own; it should go to pay my debts, and I have to use it to buy victuals.' Affected by the poor man's manner, Mr. Budgett begged him not to distress himself; that a friend of his had given him a sum

quite equal to half his debts, bade him return to his work, and make himself as happy as he could, till he saw him again. He then drove round to every creditor the poor man had, settled their respective claims, and obtained their receipts in full discharge. The man watched the receipts, as his master unfolded them, in silent bewilderment; but when at last they were put into his hand, he exclaimed, 'But master, where's the money to come from?' 'Never do you mind,' was the reply; 'go home and tell your wife you are out of debt; you are an independent man. I only hope that the creditors have felt something of the satisfaction in forgiving you one half your debt to them, that we know God feels in forgiving our debts for Christ's sake; I have said that much to all of them.' 'But master, where's the money to come from?' 'Well, well; I told you a *friend* had given it to me for you. *You* know that *friend* as well as I do; there now, you may leave your work for to-day; go home to your wife, and thank that Friend together, for making you an independent man. But stay,—I told Mr. P—— of you, and the errand on which I was abroad, and he gave me a sovereign for you to begin the world with.' By this noble act, how many were made happy! The poor man and his family, thus raised from the brink of ruin to independence; the creditors, who, if of a right spirit, would rejoice in lending a

helping hand to a brother in adversity; and last of all, but not least, Mr. Budgett, who, in this act of pure *benevolence*, found all the luxury of doing good, and in witnessing the joy which had been occasioned to a fellow-creature he had been permitted to assist, felt how great was the privilege of following the Saviour's rule. How fervently did he bless God, who had given him the ability 'to do good unto all men, but especially those who are of the household of faith!' and truly he loved to 'bear another's burdens,' and to 'mind not' *merely* 'his own things, but also the things of another.'"

CHAPTER VIII.

IN HIS OWN NEIGHBOURHOOD.

UNTIL a very recent date, the neighbourhood of Kingswood was uncivilized and lawless. Nature had once worn a fair aspect here, but the reputation of the inhabitants had always been bad; and it was, when Mr. Budgett joined his brother, still in a state of barbarism. About a mile from Mr. Budgett's house lies a place called Cock-road, in commemoration of its game cocks, and the cruel sport they furnished. This was a den of robbers who lived only by plunder,—sallying forth fearlessly to the neighbouring towns, and making travelling unsafe even in the open day.

Mr. H. Budgett, with great public spirit, addressed himself to the dangerous task of subduing this tribe of marauders. For a time he struggled alone, but at length his endeavours were seconded by a few liberal and judicious individuals of the city and neighbourhood, so that the most notorious offenders were either detected or driven out

of their hiding places. It was not possible, however, to eradicate the rude and vicious elements which hovered round this district. But since places of worship had been established, and several schools opened by various denominations, many of the evils have been subdued, and much good accomplished. Mr. Budgett was a Wesleyan, but he joined heartily in this effort for the general good, and by a benevolence as unsectarian as it was active and liberal, his good name and deeds will long be fragrant in the memory of this locality.

Mr. H. Budgett commenced a Sunday-school, his brother co-operated heartily in the good work, and they found joy in their work, for it was the *beginning* of good. The school was opened in July, 1812, when Samuel was about eighteen; and the first day, to their surprise, seventy-five children came, of whom fifty-eight did not know the alphabet. Many of these poor children belonged to families of the Cock-roadites; and were dependent on parents who followed a system of robbery and plunder for their support. Labouring among those children of robbers, Mr. Budgett spent the Sundays of his riper youth. He made it his duty to visit the absentees, and bring them if possible to school; he would go from cottage to cottage among the lanes, talk to the people, kneel down and pray with them, stir them up to send their

children to be taught, and then was off to pursue his labour of love elsewhere.

Many have told of the power of nature to mould and ennoble man; and if this were true, nature, in Cock-road, had fair and long opportunity. Nature, indeed, is a sage and inexhaustible book for him whom revelation has taught to read; a clear and multiplying echo where revelation lifts up her voice; but without a teacher, the book cannot explain one of its own letters; without a voice, the echo is mute.

But the beautiful lanes of Cock-road were the hiding places of thieves and murderers. More was learned at that Sunday-school in the first year, which tended to fit those children for useful lives here, and glorious lives hereafter, than ever had been taught by the fair page of nature to the degraded Cock-roadites. The school prospered, and the people improved. The two brothers and their fellow-labourers had reason to rejoice.

Mr. Budgett did not, however, confine his labours to Cock-road, but lent a hearty aid to many neighbouring schools. His power over the children was great; happy at illustration, he never failed to catch their attention by some anecdote in point, and could obtain silence with a word. He took peculiar delight in seeing them all happy, and to give them a treat.

To the good work wherein his soul delighted,

he trained his own children, as also the pious and intelligent of those in his employ; so that, every Lord's day, a numerous band of labourers went out from his own house, and those of his dependants.

One of the last services Mr. Budgett rendered to Kingswood, was to build a noble room for a day school, at a cost of eight hundred pounds, and which doubtless will long serve as a monument to its founder, and a source of light to the children of the vicinity.

His strong desire to be a missionary has already been noticed, and about the time of his marriage he began to labour as a local preacher. One who heard him preach his trial sermon, was so impressed with his power, that he told him he thought he ought to have been in the ministry; on which he informed him of his early leanings, and the causes which had fixed his lot in trade. In the latter years of his life he was often so deeply affected with a conviction of unworthiness, that when called upon to preach, he would not venture on the holy service, but procured a substitute.

Thus in early life, before he was able to be of much temporal service to his neighbours, he did what he could for their spiritual welfare; but as his property increased, he did not couple apparent zeal for men's souls with indifference to the wants

of their bodies. He was a large and hearty giver; but he strongly desired to make his gifts strengthen rather than enfeeble the self-helping energy of others, and so, whenever he could invent employment, he preferred doing so. Surrounded by the poor, and every way disposed to aid them, he was yet careful not to be imposed upon, and owing to his great power of discrimination, he seldom was. That he might not maintain them in idleness, during the scarcity of bread in 1846–7, he spent thousands merely to employ them, engaging 150 extra hands, and on Saturdays adding to the wages of those who had families.

Desiring to help men to earn, he *often* made the substantial present of a horse; and in the case of a respectable widow, he offered either twenty pounds, or five pounds and a horse. When he suspected that a man, instead of employing the horse to maintain the family, would sell the horse and waste the money, he would bind him by a promise to pay,—never intending, however, to call for payment unless his generosity was abused. In one case, a man to whom he gave a horse under promise of paying eleven pounds, was reported to him two days after as carousing at a public-house with money obtained by selling the horse. He at once had him looked after: he had sold the horse for thirteen pounds, and had already spent

about two in his frolic; the remaining eleven were of course taken back.

A young man, the brother of one of his servants, had fallen ill in London, while working as a tinman. After suffering long in the hospitals, he came into the country; but ill and feeble, he could not return to work in town. Mr. Budgett gave him fifteen pounds to set up in a neighbouring village. Part of the same family were going to America; he gave them thirty pounds; and to make it sit lightly, told them to buy land with it for him, and write him word how it got on; perhaps he would come and look after it some day. One day, in driving along the road he took up a man, and soon found out all about him, which was usually the case, for somehow he led people to disclose themselves till they were almost as open with him as he was wont to be with his own friends. This man proved to be on the point of emigrating, but with scanty means. After being satisfied as to the truth of his statement, he gave him fifty pounds, but, I believe, coupled with some conditions of repayment if convenient.

A man, with whom he often dealt for horses, had been robbed at a fair. In his despair he made an attempt upon his life. Mr. Budgett, hearing that he was lying dreadfully wounded, hastened to see him, warned him, encouraged him, and prayed with him. The poor fellow was in utter

despair, both as to his soul and as to this life. Mr. Budgett assured him that as soon as he was able to go to business again he should have enough to set him on his feet. He recovered: and when asked how much would be necessary, said—Eighty pounds; but he would wish to pay it back if ever he was able. On these terms the eighty pounds were at once given.

Besides such detached instances of benevolence, he zealously promoted the visiting and relief of the poor by a regular society, in which he laboured heartily, giving influence, time, and gold. His own leisure was not such as to satisfy him; therefore a paid visitor was employed. Never once was he heard, when asked to give, to say, "I have had so many calls lately," nor, "I will give so and so;" but would enquire, "How much do you think I ought to give?" and whether the answer demanded five shillings or twenty pounds, he was equally ready.

One does meet with but few who thus help one to *enjoy* visiting the wretched; for when you see staring want in some of the sad corners of this huge London, it is cheerless to produce the one lean shilling which alone your own purse can furnish. But a few have given me the luxury of seeing dull eyes lighten up with gratitude to God and to an *unknown* friend. There is something touching in putting a half sovereign into the hand

of a poor woman who needs it, is worthy of it, but had no hope, and saying at the same time, so as to remove all sense of uncomfortable obligation, "It is not from me; a friend has given me something to dispose of." I never went to a Christmas dinner with such pleasure as last year (1850). After a number of visits, at each of which I deposited in a poor but worthy hand enough, from the purse of a friend, to make the Christmas plentiful, one bright coin remained, and the Christmas morn had come. It was not comfortable to go to dine with that in one's pocket, yet better to keep it for a day or two, than to give it away at hazard. Just after morning service, a name is mentioned; and I see, even now, the poor woman lying on that small bed in that close back room, with her feeble fire and her empty pot. She was a widow; she had children, and long, long had she been lying there; worthy, godly, with a trusting heart and a joyful hope of glory, she had lived through her illness she scarce knew how. God, by the hand of his children, had fed her. That day the barrel of meal and the cruse of oil seemed to have failed; her stores were all void. Had the friend whose money I put into her hand seen her look, and heard her blessing, he would have gone to his Christmas dinner with as light a heart as I. Rich men! why, if you will not visit and relieve the

poor yourselves, should you not employ those who would?

Neither did Mr. Budgett confine his charities through ministers to those of his own denomination. Possessing a catholic spirit, he gave to all who were needy. One, not of his own persuasion nor in his employ, wept on the day of his funeral. "He was a good friend," she said, "to her poor father and mother, and often would give them five dollars to get things to sell for a living."

With some men, money is cheap; with some, labour. You will find one ready to give; but he *cannot* visit, *cannot* teach, *cannot* go on any errand of goodness. Another man will work, but is slow to give. Mr. Budgett could do both; he worked before he was able to give, and when he had much to give, he persevered working.

One Sunday evening, as he returned from preaching, he saw a party of youths,—wild, rough, idle,—bearing the stamp of lawlessness,—lolling under the hedges in the lane. His heart yearned for them; he began to talk with them, and having gained their attention, told them in his own kind way, he would like to see them happy; that they had minds, and ought to improve them. "Now," he added, "if I give you a good tea, would you like to come and take it?" "O, yes, O, yes," was the cheerful answer. "Then come up to the vestry of Kingswood chapel to-morrow; we are

going to have a little meeting, and you shall have a good tea." This was a tea-meeting for the tract distributors. The lads did not fail to be there: tickets were given them, and they ate and drank as hungry boys only can do.

"Well," asked Mr. Budgett, "have you had a good tea?"

"Yes, thank 'ee."

"I suppose you know many young men who go about the lanes on Sunday night?"

"O yes."

"Do you think if I promised them a good tea, they would come?"

The lads thought "their fellows" would not object to the tea; but they looked shy, for they knew Mr. Budgett was not gathering them without some religious end. A hundred tickets were made out to be given to the "worst fellows in the neighbourhood," inviting them to a treat in the "great room," which was used as a chapel. Many of them hesitated; "they did not want to be hooked into a prayer-meeting." But the "good tea," something they knew little about, prevailed against the dread of psalm-singing; "they would not lose the chance of that." Some of the knowing ones at length proposed, that they should go, take the tea, and then "bolt" before "Budgett" had any chance of troubling them about religion. This stratagem was met by another; the good

merchant knew whom he had to deal with. The evening came; the room was crowded; above a hundred came; a ruder, wilder set of guests has seldom met under a decent roof; all shades of vice and recklessness were gathered there to feast, and run away. It was evident that the ringleaders were grouped in a corner, for the coarse and boisterous words issuing from thence spoke defiance. One of Mr. Budgett's sons approached this party, and sitting down beside the chief, a wild sailor-looking ruffian, talked familiarly and kindly to him. Neither the hospitality nor the kindness seemed to make any impression on his coarse nature; but wishing to keep up his consequence among his rude comrades, he tried by low wit to disconcert his young host. "I hope," said the latter, attempting to tame him into a sensible conversation, "we shall have a pleasant evening. What do you think we ought to do, by way of enjoying ourselves?"

"*You* had better get up and make us a bit of divar-shin."

The repast was now coming to a close, and the preconcerted move began to be made; but before they had got out, Mr. Budgett ran up into the desk, and said, "I have asked you to come here for the purpose of doing something for you,—something that will be of use to you. Now, just as a start, I will give among you fifty pounds, and

you must make up your minds what you will do with it."

They were thunderstruck; they meant to run away from a prayer-meeting, but fifty pounds was another thing to run from. Hats were put down again; feet already at the door turned back, "Fifty pounds," said one of Mr. Budgett's friends, who was aware of the plan; "that's something; there are about a hundred of us here, suppose we divide it among us, there will be half a sovereign a-piece." This would have pleased most present, but it was not our merchant's plan. Another, equally in the secret, now rose and objected, saying he thought it would be very foolish to throw away fifty pounds in that way; they had better put it to some use that would do them good for a long time to come. An adroit and spirited discussion was carried on until all came into that idea; then it was proposed to found a society for study and mental improvement, to be called the "Kingswood Young Men's Association." This motion was seconded, and carried by a strong majority. Mr. Budgett was voted treasurer, and several of those rough fellows placed on the committee with the friends who had so ably aided in this first meeting. It was arranged that the weekly rendezvous should be the vestry of the chapel; this seemed to the young men a very natural gathering place, but it was the very point which aided Mr. Bud-

gett's object of withdrawing them from their demoralizing rambles, and getting them to the house of God.

So far the success had been perfect; but the question now was, how many would come to the chapel. Sixty made their appearance on Sunday evening; these were regularly met on Sunday night for religious, and in the week for secular instruction. A good library was bought with the fifty pounds, occasional lectures on scientific subjects were delivered by the masters of Kingswood school, and year by year a tea-meeting was given, at which rewards of very substantial books were distributed.

Rejoiced at this success, Mr. Budgett yet saw that to make it decisive, a similar association must be instituted for young women; because the habit of Sunday strolling was practised equally by them, to the moral damage of both sexes. He soon effected this; a large number of young women met in the congregation already assembled, receiving likewise profitable weekly instruction; at the same time every incentive to self-cultivation was afforded. They too had their annual feast of tea and strawberries, and on these meetings of the Young Females' Association, Mr. Budgett frequently made it appear to them, that if only godly in earnest, they might rise to circumstances of comfort and opportunities of usefulness. These

associations cost him annually fifty pounds; but he had his reward in the improvement and conversion of many. He had also a catechumen class for young women, forty of whom he met weekly, and how they prized his instructions was evident from the great grief they evinced at his loss.

Dear young reader, have you ever heard of a shoddy mill? It is a curious machine with terrible teeth; rags, tatters, the refuse of all kinds of offcast material are brought here for restoration. It tears, rends, and grinds up those refuse shreds and patches, and flings them out at last fibres and dust. But by working, and turning, and scouring, the tatters once more assume a decent form, and in the blankets and carpets into which it ultimately changes, it would be hard to recognize the late filthy shoddy.

Society has its shoddy, its offcast rags, its hopeless tatters, hateful to look at, repulsive to touch. The respectable world has passed them by, they have lain in corners and have grown viler in those receptacles of corruption. Can they be renewed? God's gospel in the hearts of men has set them to search for these refuse, and work them up again into the texture of society. The ragged school is the shoddy mill, and many a poor, unpitied, and unpromising tatter has been recovered to a creditable place among men. Mr. Budgett's contrivance was a shoddy mill, and it did its work

creditably. The same *substance* is in all men, and the lesson of the shoddy mill is, that none are too bad to be rescued. The gospel which has promised salvation to all who repent and believe, bids men to "go out to the hedges and highways," and bring in the outcasts of the human family, that they may "repent and believe."

Another of his favourite labours was to give away good books and tracts. He kept a large stock on hand, from the tiniest child's book, up to respectable duodecimos; these he distributed almost daily, and he frequently laid out thirty dollars at a time in the purchase of such.

He was often called in as mediator in cases of family broils among his neighbours, and, with his usual tact, he soon discovered the right and wrong. With him equivocation was useless, he *would* track it out. Having mastered the case, he would reconcile the parties, and often succeeded in effecting a permanent healing where there had been a painful sore. He watched over the interests of young people, and when he saw them in danger of doing wrong, would interfere with the kind solicitude of a father.

His desire to raise all about him was constantly showing itself. Take one illustration out of thousands:—Coming out of a hair-dresser's rooms, he paused in the shop and looked around. "O, you sell brushes, and things of this kind?"

"Yes, sir."

"Well, I suppose you sell to every one that comes?"

"No, indeed, sir."

"But *I* should. At all events you try to sell to every one that comes?"

"Well, no, we do not, sir; one doesn't always think of it."

"But you ought: you have your family to provide for, you should have tact and push; if I were in your place, I would sell to every one that came, and you ought to try."

"Very well, sir, suppose we begin with you," making a show of displaying some wares.

"Yes, to be sure, why not?—let us see." To work he sets, and by way of encouraging the hairdresser he buys brushes, combs, and such commodities to the extent of thirty-five shillings. It is not pleasant to go into a shop where they force you to buy or to be uncivil, and the thing is sometimes pushed intolerably; but the fact stated shows Mr. Budgett's desire to see others thriving.

Thus he dwelt among his own people, spreading employment, setting an example of industry and success, desiring nothing better than to stay with them, teaching, visiting, in short, doing them all the good he could. He did not find out that Kingswood was unhealthy, he did not seek a more fashionable place,—no! he clung to Kingswood and

its wants. He saw the population around him, rude and coarse, but instead of securing the polish of his children by taking them away from the poor colliers, he endeavoured to raise and bless the poor colliers, by sending his children among their cottages, and employing them in their schools. But in all his efforts for them, the soul was his end, though, after the example of Him who loved souls best and bought them dearest, he gave for the body all that he could give. The individual conversion of the soul was his object and hope; he knew that every man whose heart was changed from sin to holiness, did more for the elevation of a neighbourhood than a hundred other appliances.

The following letter will show the deep interest he felt in every token of spiritual life:—

Bristol, April 1st, 1845.

"My very dear Friend,—We have a great work going on here. I would try to give you some account, but I am just now pressed for time, and you will be more delighted to come and spend a week with us and see for yourself, and we will give you some heart-cheering accounts. Some of the stoutest rebels have been constrained to cry aloud, yea, to roar for anguish of spirit; and God has graciously forgiven their sins, and made them the means of bringing others to seek salvation. There is a gracious work among the young fe-

males, say from fifteen to twenty years of age. Do come before the week is out, and stay if it is but a few days. Just drop me a line and I will meet you at the station; or find your way to Nelson Street, and I shall feel a real pleasure in conveying you to Kingswood. I think we have added above two hundred and fifty to the society, and old professors are much quickened. The work appears to be deep and genuine, and likely to go on; but you must come, and I hope very soon.

"I am, my dear friend,
most affectionately yours, S. B."

Among his many benefactions to Kingswood, stands its noble chapel. He did not raise it from his own funds, but although time to him was precious as diamonds, he gave it, and stimulated others to co-operate with him. Some prejudice existed against building so large and expensive an edifice; but he had set his heart on the work, and succeeded. Towards the last, he resolved on concluding the matter by a tea meeting, and accordingly prepared to entertain twelve hundred. The public excitement was raised by the singularity of the thing; persons crowded to the spot and bought tickets on any terms, and fourteen hundred persons sat down to tea, which was served and removed with military precision. The upsetting of a cart with *fourteen gallons of tea*, produced no

confusion; his incredible energy repaired the mischief at once. By this meeting, every penny for the erection of the new church was obtained. Great was the joy of his heart, when, at the first meeting of the trustees, he laid down a surplus of sixty pounds.

The zeal of Mr. Budgett, for the interests of his own denomination was decided, consistent, and active, but not sectarian; his sympathies, influences, and contributions were at the command of other labourers for the good of souls. Mr. Gaskin, of the Established Church, bears ample testimony to his catholic spirit.

"It is now nearly eighteen years since, in the providence of God, I was called to occupy the important position of incumbent minister of Kingswood. Perhaps it may be thought somewhat out of place here to speak of the difficulties which I found to be surrounding me when I first entered on that peculiar sphere, presenting, as it did, ground that as yet was all but unbroken, so far as the labours of the Church of England had been brought to bear upon it. Without some reference, however, to these difficulties, the generous, unsectarian qualities of Mr. Budgett's mind cannot be fairly appreciated. In him, and in his elder brother—with whom I subsequently became so closely connected by marriage—I soon found the most able and zealous coadjutors in every good

work. The inhabitants of Kingswood were, in many respects, a peculiar people; but they were open to kind treatment, and possessed many excellent qualities, for which I shall always admire them. But their peculiarities were of such a kind, that a young and inexperienced clergyman, however well-intentioned, might have involved himself in serious troubles with them, had he been left to adopt his plans in ignorance of the character of the people amongst whom he had been called to labour. If the Messrs. Budgett—men who were at the head of so large and influential a body as the Wesleyan Methodists constituted—had wished to thwart the efforts of the incumbent minister, nothing was more easy than for them to do so, without the smallest odium attaching to them, for no overt act on their part would have been necessary. They had merely to stand by and allow their young clergyman to take his own course; in all reasonable probability, before three months had elapsed, he would unwittingly have brought himself into collision with the prejudices of the people to an extent which he would never have removed. But instead of this, they rendered—without becoming one whit the less Wesleyan Methodists, and I received—without being one whit less a churchman, co-operation of the most cordial and liberal kind. Indeed, I do not recollect a single occasion of my asking their

assistance in any measure I might wish to carry out for the spiritual or temporal advantage of the place, without the immense influence which a long well-spent life had given them among the people being most unreservedly placed at my command. Their counsel was always given in the kindest and most courteous manner, and their purse was open to an extent far beyond anything that ever appeared to the public eye. To this generous and liberal bearing on the part of the Messrs. Budgett, I refer, under the divine blessing, much of the kind feeling that has prevailed among all parties in Kingswood for so many years, much of the success which has attended the efforts of the different denominations of christians there for the best interests of the people, and much of that personal confidence reposed in me, and that personal attachment cherished for me by my former parishioners."

Such a heart was prepared to hail a movement like the Evangelical Alliance, and he entered into its design with his characteristic ardour. When it was debated in the family whether the house should be enlarged by adding some spacious rooms, he was very indifferent, leaving it to his children to decide; but when some one observed that such a large room would be very convenient to gather the Alliance friends together, he at once said, "O, yes, let it be done."

Mr. Budgett *was* "a neighbour" indeed to the

people of Kingswood ; thousands of his gold, and thousands of his hours were given for their welfare, and to the last his care was for the maintenance amongst them of those means of grace which had been so much blessed.

Much has been said of the amazing influence he possessed, whenever the interests of his neighbours demanded it should be put forth. But how was that influence acquired? Less by his munificence to his labourers, or even by his peculiar and varied talents, than by the gentleness of his disposition and manners, with the unqualified confidence in the integrity of his principles which he inspired. The obstinacy of wagoners in "keeping the road" is well known, and many rude altercations accompanied by volleys of abusive and profane language have occurred between the drivers of carriages and those rough spirits, who, as wishing to provoke, won't "turn out." Mr. Budgett could manage a piece of business like this without any trouble. "Here M.," he would say, "oblige me by drawing aside the head of your shafter; there, that will do, thank you, good morning." These small courtesies were always appreciated; a respectful touch of the hat, or a hearty response, showed that the rude could feel when he was treated like one of the human species rather than a brute. One day when he was driving a friend into Bristol, the road was literally blocked up by the "re-

turn" wagons, the drivers of which were in the public house. A boy was sent to call them. "Why, is that you, B——?" exclaimed Mr. Budgett, as a stout built fellow, with face black with coal dust came bustling out of the tavern, and drawing the back of his hand over his mouth, just fresh from the can,—"I'm sorry to see *you* there;" then lowering his voice, he said, "B——, my poor fellow, you have a wife and children at home; have they anything to eat?" "Not much, I be afeared, sir," said the man, trying to smile, though he looked ashamed. "Well, tell me now, how much have you just spent?" "Why, threepence,—but I had it gee'd me by th' lady 'at hat t' call." "Well, never mind who gave it to you, but tell me what you spent as you went into Bristol this morning?" "Why, threepence." "Well, the lady did not give you that; but no matter how you got the money so it was honestly obtained. What I want you to think about is this:—By your own showing you have spent sixpence to-day on beer; if you have done the same every day this week, and I fear you have, then you have three shillings in your pocket less than you might have had; now as you go along, just consider how many little comforts that money might have purchased for your family. You say you fear they have but little to eat at home, and yet you have spent sixpence on yourself. Is that kind? Nay, don't make any ex-

cuses. I know you feel you have done wrong. Don't, my poor fellow, repeat it. One word more; if you persist in this habit you will become a *drunkard*, and the Bible tells you, 'Drunkards shall not inherit the kingdom of God;' it will lead you into all wickedness, and the Bible tells you, 'The wicked shall be turned into hell!' B——," he added very solemnly, "think of this, tell your companions there what I have said, and above all, pray that God may bless what I have said to you, that he may make you a more thoughtful and better man." B—— listened in respectful silence; the assumed smile was lost in an expression of downcast humility. He touched his hat and said with much feeling, "Thank you, sir; it's very good for gentlemen such as you, to talk this ways to poor men like me."

Here then was the clue to his influence over his poorer neighbours,—an influence he was ever aiming to turn to their advantage. Thus in following the example of his Master, who went about doing good, the current of his life flowed on. Fearless and undaunted, he pursued the line of duty dictated by his conscience; foes, ingratitude, trials, and crosses, he had in common with other men; but they were no hindrance to his work of good, or conflicts with evil, nor was anything ever able to dim the sunshine of his nature, which adiated itself on all around.

CHAPTER IX.

IN THE FAMILY.

Our readers have already seen Mr. Budgett in his father's house, seen the love of parent, brother, and sister which he cherished there, seen him leave it with the parental blessing, and afterwards twice bestowing his all for his sisters and brother. His excellent mother lived to see him far up the eminence which rewarded his faith in the commandment with promise. In a letter to his sister, he thus writes:—

Kingswood Hill, Jan. 30, 1831.

"My Dear Sister,—I am just returned from Winterbourn from beholding one of the most interesting sights this earth affords—I mean the happy, truly happy, sick and dying bed of a saint ripe for glory. Such is our dear mother. You have seen her; she is not now less happy, only less sensible of her pain, than when you left. Her soul still triumphs in prospect of the glory that

awaits her, and which in all probability she will in a few days be introduced to. 'Mark the perfect man,' &c.; how is that passage illustrated in her experience! May it be equally so in yours and mine. In order to that we have only to live the life of the righteous, and we are sure to die the death. I hope, my dear J——, you are making progress; remember we are no longer happy or safe than we are vigorously pressing forward. To halt is to go back. * * * *

"Your affectionate brother,
S. B."

So good a son and brother could not fail to light up his own home with gladness, and we accordingly find him providing his children with all means of innocent amusement, in order to make them happy at home. In this family circle, he also displayed his peculiar form of character; for he admitted his children from their earliest years to be his confidants and his counsellors. They knew his business affairs intimately, and in every perplexing case, he would gather them round him and take their advice. His standing council was formed of the whole family, even at an age when other fathers would think it cruel and absurd to perplex a child with weighty questions. Yet the effects are all benign. He seems to have attained that perfection of domestic rule where "kindness

is so governed by sagacity, that severity is banished, yet every good effect of severity is won." To see him in the market, he was the hard trading merchant; in his family, soft, genial, and kind; but had he not been a "right merchant in the market, he would not have been so gentle in his home, where kindness and tenderness are in place; it is only the strong who can wrap the paternal rod in flowers." He, much earlier than is usual, gave his sons a responsibility in the business; and as a proof of his perfect reliance upon them, he allowed his four boys, when the eldest was only twenty years of age, to go alone upon the continent for seven weeks. This was a great stretch of confidence, but the result testified he did not misjudge. He was much more anxious, however, about their being changed in heart, than to make them brilliant by the polish of education.

From their early years his prayers and influence, joined with those of their mother and aunt, were directed to this end, that God might "take away the heart of stone, and give them a heart of flesh." And were there not in those children, as in all others, the seeds of mighty sins, had those seeds been left to grow—indications enough of a fallen nature to cost hours of anxiety, and importunate prayer? Family altar, sabbath holiness, works of charity, friends who feared God,—all these advantages these children richly enjoyed; but tempers

and inclinations which might mar their whole life, and a forgetfulness of God which might mar eternity, were not to be charmed away by outward agencies like these, without the inward acting of God's own Spirit on the heart. That his children might thus be made new creatures by what our Saviour called the "new birth," by which alone they would delight to commune with their Maker, and set them to battling against sin, as "*seeing* Him that is invisible," was Mr. Budgett's earnest solicitude. And in that his heart was comforted; for very early he saw them, one by one, turn earnestly to the Redeemer, seek his mercy, find it and live to gladden his heart in life's heyday, and cheer the hours that bordered on the grave.

The religion his children were taught to practise, was not only in the quiet virtues of home, but in the active toil of piety; in the schools—every place about Kingswood gave them opportunity for performing the duty of a christian neighbour. Let the following letters show how he placed the one thing needful before their minds, and how much his heart was occupied with their spiritual welfare:—

Bristol, February 22*d*, 1843.

"My dear Sarah Ann,—Your kind note I duly received by the hand of your brother James, for which I thank you. Be assured it gives me

much pleasure to know that I am affectionately remembered by any member of my family, and especially by my own little daughter. I hope you are endeavouring to be a good girl. If you knew how much the happiness of those who love you depends on *your* conduct, I think that if nothing else proved a sufficient motive to good behaviour that would; but then my dear little girl knows very well that her own happiness, both in this world and the next, depends on her giving her heart to God. Do not, my dear child, live one hour without being satisfied that God is just now pleased with you, that is, that you have his favour; for we are happy if we share his smile, his counsel, and his care. May you, my dear child, be truly devoted to God in youth, and then you will be prepared for a useful life, or fit for early death! I dare say how happy you all are. You may write to me as often as you please, and I will endeavour to answer your letters. Tell me all the workings of your little mind, all your hopes and all your fears, all your joys and all your sorrows. Please give my *very kind* love to all at home, and believe me, my dear Sarah Ann,

"Your affectionate father,
S. B."

The following also testifies how much his heart was occupied with the spiritual welfare of his

children, and how he rejoiced that they were all walking in the paths of righteousness:—

Ilfracombe, Saturday, Nov. 6th, 1847.
Eight o'clock.

"My dear little Sally,—Your kind letter to mamma we duly received, and I would have written to you before now, but I have been very unwell—so weak that I have scarcely been able to read or write anything without doing me harm; but I am thankful to inform you I am now getting better, and I hope soon to recover my strength. I assure you we think and talk of you very often, and we do not cease to pray for you. What a mercy it is, my dear child, that as a family we are all seeking our happiness from one source, and that the right one! How insignificant does every thing else look when compared with this, even in this life and in the possession of health, wealth, and all that the world calls great and good! but look a little further—a *sick bed*, a *dying hour*, a judgment day, all of which will very soon be present,—and how then shall we value all beside this one thing needful, this divine love! The Lord fill my dear child's *heart*, and then from the abundance of the heart the mouth will speak, and you will, you *must*, however unconsciously, be made useful to others.

'"Tis worth living for this,
To administer bliss,
And salvation in Jesus's name.'

I believe we are all as a family going to heaven. Glory be to God! * * * * *

"Yours affectionately,
PAPA and MAMMA."

In Edwin the second son, more than in any member of the family, appeared the marked traits of his father. In business he was clear, sagacious, prompt, a master for decision, order, and authority; at home, a son and brother to be loved and admired; in the Sabbath-school the faithful teacher; in prayer, devout, fervent, prevailing. A friend to the poor, to help, to warn, or to comfort them; to the young and happy, a winning advocate for devotedness to God, who would tell of the blessing ensured only by a life of holiness. His buoyant spirits, his joyous smile, his unaffected piety, and musical voice, with which on a summer eve he would make the place joyful,—made him to be the delight of all.

The summer of '49 rose bright on Kingswood Hill. Everything was most prosperous; the cup of blessing seemed full. There was a festival given to all in their employ. The whole staff of men had been feasted on the lawn; the merry Sunday-school children, dressed in their best attire, sported, while Edwin was life to them all; and at Edwin's own request, the boys of Kingswood School had an entertainment and an evening's play.

The Sabbath of July 22d found Edwin, as usual, doing and receiving good. In the evening, after a profitable day in the school and sanctuary, the brothers sang together Charles Wesley's beautiful hymn:—

"How happy every child of grace,
Who knows his sins forgiven!
This earth, he cries, is not my place,
I seek my place in heaven;
A country far from mortal sight:—
Yet, oh! by faith I see
The land of rest, the saints' delight,
The heaven prepared for me."

Mr Budgett was about leaving the room, but when they came to the last verse, there was something which struck so forcibly upon his heart, that he lingered to listen to a strain in which Edwin's voice was not the feeblest:—

"Then let me *suddenly* remove,
That hidden life to share;
I shall not lose my friends above,
But more enjoy them there.
There we in Jesu's praise shall join,
His boundless love proclaim;
And solemnize in songs divine
The marriage of the Lamb."

He was a regular attendant at his class-meeting, and on Tuesday evening, he was there as usual. He was asked if he could testify that he was as-

suredly born again, made a child of God, and consequently an heir of heaven. He humbly replied, "I feel thankful that I do know that I am a child of God. I have had in the past week seasons of communion with him, and desire more constantly to realize his presence, and live to his glory." The next day he complained of sickness; the cholera had seized him, and two days after, on Thursday morning, July 26th, he died.

How did the strong-hearted father bear this stroke? His minister says, "The moment he either saw or felt the rod, 'I have sinned,' was on his lips, or in the depths of his heart. The dread evening when his loved son was writhing in the grasp of the disease, leaving him in other hands, he meets his class, and then takes a poor, intelligent, pious man, a local preacher, 'his own son in the faith,' and retires in darkness to the lone summer-house in his extensive lawn, and they long continued wrestling together 'with strong crying and tears,'—the personal dread of *His* wrath who is 'glorious in *holiness*' absorbing the anguish of the purest natural affection. Returning in the advanced night to his awfully afflicted dwelling, with the cry, 'My sins, *my sins*, are the cause of all this!' his *pious* children gather round *him*, and all in succession, from the oldest to the youngest, are heard pleading with God for their father's consolation and deliverance. This piercing appre-

hension of the evil of sin, with the powerfully healing balm of divine grace, given pre-eminently in answer to the 'prayer of faith,' prepared him and his family for such a manifestation of passive piety as I do not recollect ever elsewhere to have witnessed. A few days afterwards, returning from the Conference, expecting on entering his dwelling, to enter a cloud whose '*darkness might be felt*,' what was my surprise to find it a true dwelling of an Israelite, all '*light within!*' The darkness was outside; here they all walked in the light of the Lord, and all tears were wiped from every eye. I beheld, and was edified; I wondered, and shall never forget! Mr. Budgett not only murmured not, but was ceaseless in praises that he and his family had been dealt with so mercifully. I knew how he loved his son, and what he expected from him."

In a letter to a friend, Mr. Budgett says, "We are yet, though suffering under a most painful bereavement, a happy family; yes, the peace of God, that passeth all human understanding, does keep our hearts and minds through faith in Jesus Christ. It would be impossible for us to tell you how precious Christ is to us in this time of severe trial. We have this morning enjoyed a gracious visitation from our heavenly Father, while we all, the whole family, knelt and prayed that this stroke might be fully sanctified."

His interest in the young who visited at his house, was great; and he spared no pains to encourage them to pursue a religious life. He was their friend, and in his open-heartedness often made them more intimate with grave concerns, than he could have done by a more sanctimonious coldness.

In the management of his servants, as in that of his men, he delighted to reward diligence, but he had a way of his own in correcting a fault. He once gave his cook a characteristic reproof on the subject of punctuality. He could not bear to lose a moment before meals. When the bell for breakfast was rung, he sat still in his library, until all were assembled for prayer, then a private bell summoned him; so, not an instant was lost. It once happened that, for two or three days in succession, dinner was late; he did not approve, yet sent "cook" no message. Some friends were staying with him, and he proposed that the whole party should, precisely at the hour, take their seats at the table. This all did, and much to their amusement, waited for a considerable time. The tidings soon travelled to the kitchen. The same order was issued for the following day; and it may be supposed that such a lesson on punctuality was not delivered in vain.

There was no ostentation in the domestic life of Mr. Budgett; temperance in all things without

extremes, was his taste, and he impressed its rule on his family. It would have been easy for him to have had nothing to spare when the poor called; but he chose rather to have nothing to spare when extravagant luxuries called; these he considered a devouring evil which swallows down the virtues wholesale. Would that the same spirit were more widely diffused in the present day, when extravagance and luxury needs a masterful hand to check it; and instead of show and waste, lead to a reduction of expense, as a wise, safe, short path to universal plenty!

CHAPTER X.

THE INNER LIFE.

THERE is an inner and an outer life; one which the world sees, and another open only to the eye of God. These are often strangely inconsistent; and what is viewed with admiration at a distance, loses all its charm on a near approach. With Samuel Budgett this was not so; the merchant who saw him the sharp trader in the market, or the stranger who only heard of him, or saw his "outer character," had no remarkable impression of his worth. But those who *knew* his works in his neighbourhood, beheld wondering; those who knew his home, loved him; those who knew his closet and his heart, looked upon him with feelings which few men ever inspire.

We have followed the course of Samuel Budgett from the time when his opening mind first cried for food, until in his full maturity we find him filled with spiritual tranquillity, calm, steadfast happiness of soul, and enjoying abounding

consolation. What was it that gave him this happiness, which much trouble could not mar—a virtue, which youthful temptation could not shake? It was the Comforter—the Spirit of adoption, which, entering the heart of the happy man who returns from sin to Christ, "beareth witness with our spirit that we are born of God." This joy of the divine life was his; he had a warm delight in God, and a love which rendered obedience to his holy law pleasing. But did this eminent servant of God enjoy uniformly this peace? Were there never any cloudy days that dimmed the brightness of his views, and obscured his hopes of heaven? Did the tempter never besiege him with doubts as to his acceptance? His letters, written in the years succeeding his apprenticeship, show that the same calm faith no longer reigned. He complains of great unfaithfulness, which has laid him low in humiliation, and robbed him of his peace; not an unfaithfulness which has driven him to the great Mediator with a piercing sense of his innate sin, and a more fixed hold of Christ's infinite merit, but which has withered his hand that he cannot lay hold on the hope set before him in the gospel.

But he was not the man to coin a spurious comfort, when the genuine impress of God's approval was withdrawn; he was rather one to test it by the severest scrutiny. Such was his habit, and so, self-depreciating as he was, full account must be

taken in estimating his spiritual state. Yet with this in view, it is evident that the want of peace which marked the earlier years of his manhood, contrasting with the habitual brightness of youth, is not assignable purely to such a cause, but *began* with unwatchfulness, and some clear, specific transgression. In a letter written when his earthly prospects were brightest, he says:—

"Tuesday evening, January 1, 1822.—My soul is greatly oppressed because of sin. I shall never be happy till I find a Saviour from the love, the power, the guilt, and the sad effects of sin as it respects future punishment. I believe such a Saviour is provided, but he is not my Saviour—I do not know him; he has not saved me from my sins; but I am resolved to try if I cannot find him. So then I will seek him first and oftenest, and with the most diligence, for I am in danger till I do find him. Oh! when shall I find him! how long shall I seek him! Lord, grant that I may never rest till I feel he is formed in my heart the hope of eternal glory. AMEN."

At the close of the week he adds:—

"Sunday, middle day, January 6, 1822.—The last week has been a very unprofitable one. I see great propriety in what Thomas-a-Kempis says, 'the beginning of temptation is inconstancy of mind, and little faith.'

"I have been suffering all the last week from

want of resisting temptation in the beginning: I am now very low. But I will *arise again.* I have before me 'Hervey's Meditations,' 'Baxter's Saint's Rest,' and the Sacred Volume. I have just taken a slight view of the loss I sustained by spending my time as I have done in the past week. As this is the first Sabbath in the year, may I now begin to redeem *time*—to form an acquaintance with my Bible, &c., &c. Oh! what pleasures, what privileges, depend on the improvement of precious time! May I—yea, I feel resolved to—give no moment but in purchase of its worth. May the Lord give me strength, and teach me what its worth is."

Towards the end of the month he makes this note:—

"Thursday evening, January 24, 1822.—I this morning returned from Midsummer Norton. In my way I indulged a few reflections, and endeavoured to form a few resolutions:

"1st, I am a guilty, and consequently an unhappy creature.

"2d, The darkness of my mind prevents my seeing its awful state.

"3d, As my mind is darkened by sin, I cannot see what is my duty, or what are my privileges.

"4th, I have not power to perform even what I know to be my duty.

"5th, The longer I continue in this state the

worse I shall be, till my eternal ruin be accomplished.

"Resolved—

"1st, To seek a deeper sense and clearer discovery of my awful state through sin.

"2nd, To seek to get a satisfactory evidence that I am accepted through Christ.

"3rd, To make the service of God, and obedience to the dictates of his Spirit, the supreme object of my life.

"4th, To begin to redeem time, and to be more moderate in my eating, drinking, and sleeping, and to endeavour to make one word pass for two, in order that my soul may grow in grace and be happy; and all this would I do in humble dependence on the continual assistance of the Holy Spirit.

"And 5th, To read every day a chapter or two of the scripture, according to the resolution made January 1st, 1822."

Everything we can gather, betokens an earnest struggle after a life disciplined to obey strict intentions as to inward motive and outward action. His views of a call to be a child of light were very clear, and setting that beauty of holiness to which he aspired beside the poor attainments which alone he would recognize in his own character, his heart sunk abashed. He was in great danger; prosperity was setting in strongly; and his natural

disposition urged him to absorbing efforts in trade. In the heat of driving his plans, he was constantly liable to be overcome; and doubtless many of his self-reproaches were founded on real short-comings. He had not grace to be "more than conqueror;" but he had grace sufficient not to *excuse* or overlook his fault, but to search it out, confess it to God, and go in penitent supplication to a Father for pardon. The highest effect of grace is to keep us unspotted; but the next is to lead us to quick, deep repentance, when we have contracted a stain.

Mr. Budgett, notwithstanding his load of business, found time for rigid self-examination; he remembered that he had a Judge above, whose broad eye ever rested upon him, and he keenly searched his own heart, for offences against His law. He writes, dated several months after the last:

"Sunday evening, August 3, 1823:

"1. I am conscious I have thought of myself more highly than I ought to think.

"2. I have sacrificed to my own net, and burnt incense to my own drag.

"3. I have ascribed my success in my undertakings to my own wisdom.

"4. I have boasted of what I have received as if I had not received it.

"5. I have gloried in very many things save the cross of our Lord Jesus Christ.

"6. I have desired the praise of men and taken pleasure in it.

"7. I have repeatedly given way to foolish desires.

"8. I have often and repeatedly given way to inordinate affection.

"9. I have indulged spiritual and bodily sloth.

"10. I have often allowed myself to speak, if not lies, yet what was not in the strict sense truth in the love thereof.

"11. I have practised in my dealings arts which would not bear strict scrutiny.

"12. I have not laboured to do whatsoever I did to the glory of God.

"13. I have indulged my bodily appetites."

But although at this time his prevalent tone was depressed, he did ever and anon taste his Father's love, till his whole soul bounded with joyous energies. But when so refreshed, he did not allow his comforts to express themselves in mere emotion, but used them as strength in works of special difficulty. Once, whilst in one of these frames, while he was waiting for the steamer, he saw a house in which he detected signs of suspicious company. On enquiry, he found it was the dwelling of a man who had once seemed to "run well," but had sorely fallen, and that a loose company were meeting there. He entered; would see the master; talked to him in his own kind,

firm, but resistless way, until wicked as he was, he consented to let the strange visitor go up stairs. As they ascended, abundant tokens of wrath were evident, and a candlestick was flung at Mr. Budgett's head. The man begged him to come back; but no, he would warn these poor revellers. He went in among the party; and spoke familiarly and kindly, until he had their attention. Then he began to reason with them "on righteousness, temperance, judgment, and a world to come;" one by one their air and words of scoffing ceased, the fiddle was silenced, and ere he left, he had led that wild company to bow before the great Judge in prayer. Tears and sobs attested that many hearts were melted, and the dance, for that night, was ended.

On the steamer he found a gentleman who seemed ill and lonely; he addressed him in his own kind and winning way; finding him averse to all religious things, he spoke to him in solemn warning, blended with invitations of the gospel. The stranger was not easily won—they parted; but during the night Mr. Budgett was called to the stranger's couch; he was dying. He acknowledged the kindness of his new friend, opened his heart, and told his name and sad history, committed his watch and other commissions to his hand, and died.

It has often been said that to know a person,

you must see him at home. This is true, but it may also be said that to know a person, you must see him on a journey. Many who are strict at home, put on a loose religious dress when they travel, strolling to the theatre just to see what it is like, and because being unknown, "the example could do no harm;" or try a game in a billiard room, "just for exercise." Mr. Budgett, on the road, practised the same religion he did at home; and whether in Wales or Cornwall, as in Kingswood, was ever on the watch for objects of charity, or occasions to say a word to men about the Redeemer he loved.

The following note will show in what manner he bowed to the severe dispensation which called away his son Edwin:—

Kingswood Hill, July 27th, 1849.

"MY DEAR SISTER P——,—Fearing that William's note to brother William, of yesterday, might have alarmed you, I write a few lines just to say we are all well and happy in God. Our dear Edwin was prepared, and is now

> 'Far from a world of grief and sin,
> With God eternally shut in.'

We are yet, though suffering under a most painful bereavement, a happy family: yes, the peace of God that passeth all human understanding, does keep our hearts and minds through faith in Christ

Jesus. It would be impossible for us to tell you how precious Christ is to us in this time of severe trial. We have this morning enjoyed a gracious visitation from our heavenly Father, while we all, the whole family, knelt and prayed that this stroke might be fully sanctified. I am, my dear sister P——,

"Yours affectionately,
S. B."

Every season of affliction, personal or domestic, was to him a call to humble himself. He looked at the full salvation, perfect love and peace, whereto the gospel call invited him; with this he compared his actual graces, and it seemed to him as if he had paid too much attention to earthly things, and thus brought against himself the charge of unfaithfulness. The following letter, written during an illness, displays the workings of his heart at such a time:—

Kingswood Hill, Nov. 23, 1843.

"My dear Brother James,—I forced my heavenly Father to use the rod, but I am astonished to think with what gentleness he has corrected me. The first Sunday I was unwell, I made a fresh act of faith, and ventured my whole soul on the atonement. My heart seemed to have been broken in a thousand pieces, and I felt dis-

posed to weep my life away for having grieved my God. For the first week I held fast my confidence, and felt calm as in the hands of my loving Saviour, but on the second Sabbath I grew much worse, so that I had but very little hope of recovery. I began to reason with the enemy, and let go my shield of faith; and then was truly the hour and power of darkness. I can never describe the *bitter anguish* I felt on reviewing my past life, and such horror and gloom came over my mind at the thoughts of being *but just saved as by the skin of my teeth*, or of *appearing before my Maker as an unprofitable servant*, or perhaps of being a wandering spirit cast out from God for unfaithfulness, to roam in endless circles of despair, as well-nigh turned my brain. My agony of mind was such, that I thought I was dying, and really fainted away. I then recovered, and tried to recover my shield of faith; but on Monday morning, Satan was again permitted to buffet me, and the conflict was extreme. My dear sister Elizabeth then came to my assistance, and said I was doing very wrong—that I ought to come to the Saviour as at first I came, and that she believed I should recover, but that, if I died, I was safe for heaven. I immediately took courage and said, 'Lord, I did believe, and was happy, and thou hast said, "Whosoever cometh, &c., &c.," I come, I believe—I *will*, I *do* believe, &c.' My heart seemed melted

to tenderness, and the name of Jesus was exceedingly precious. Sister Elizabeth then said, 'Cannot you now put in your claim for the blessing of full salvation? Remember the promise, "I will circumcise thy heart, &c., &c."' I said, 'I am suffering all this because I would not take the necessary pains to obtain that blessing, when that very promise was so often and powerfully impressed on my mind; and as it was so *clearly my duty* to *obtain*, to *enjoy*, and to *preach* that great and glorious gospel privilege to others, I could not hold fast even a sense of my acceptance with God, or overcome various temptations to sin,—and it is of the Lord's mercies that I am not consumed:' but when sister Elizabeth said, 'Put in your claim just now,' I made a violent effort, and said, 'Lor', thou hast said, "I will circumcise, &c., &c.:" now fulfil thine own word. I hang upon thy word; thou wilt do it. I dare believe.' I did not struggle long before my heart seemed deeply humbled, filled with love unutterable to God and all mankind. I, however, could not entertain an idea that God could spare my life; and though I felt safe and happy, I could not feel willing to die even to go to heaven, with such a consciousness of unfaithfulness up to the eleventh hour, and earnestly prayed, '*O spare* me a little, that I may recover my strength before I go hence to be no more seen.' On the following morning, my dear

wife came into my room with the Bible in her hand, saying, 'I have just opened upon this passage.' See Isaiah xlviii. 9, 10. Never did scripture so *powerfully* impress my mind. I said, 'It is the word of God to me, in answer to his servant's prayers: I shall not die but live.' From that time I never entertained a doubt but I should have another opportunity of preaching salvation—full salvation by Christ Jesus to every one who will put in their claim for it. My mind has since been kept in perfect peace, and I have been gradually recovering. Now, my dear brother James, my object in being thus minute in the description is, first, to lead you, as you would avoid the gloom, the horror, the anguish, such as no tongue can tell, of an unsatisfactory state of mind on a dying bed, or the more tremendous consequences of being hurried out of time into eternity; as you would enjoy this life tenfold more than you possibly could without it; as you would be unspeakably happy, safe, useful, and rising daily in refinement and elevation of character; and as you would have a glorious entrance administered to you among the saints in light; in a word, that as you would escape hell, and gain heaven securely, you at once give the Lord your *whole* heart, and accept his full salvation: this, my dear brother, is much easier than doing it by halves. I am, my dear brother, "Most affectionately yours,

M S. B."

More might be said of him; for truly he was a noble character; but we leave our young readers to judge whether he was not a fitting example for all to follow. We have traced him from childhood to manhood; from manhood to mature age; from poverty to wealth and reputation; and throughout his whole career, have seen him, unostentatious, quiet, humble,—a real earnest christian; living in the continual sense of accountability to God. Beautifully did the whole tone of his outward life testify the principles which were cherished within. The secret was this—his best hours were spent with God. He was a man of the Bible, and of prayer; while "diligent in business," he was "fervent in spirit, serving the Lord." Imbued with such influences as those which we have seen him constantly cultivating, and guided by such principles as those we have constantly seen him exhibiting, there was nothing in the active engagements of his commercial life that could mar his spirit, or divert his soul from the path in which he delighted to walk.

CHAPTER XI.

THE LATTER END.

Mr. Budgett had now reached a point when earth might seem a pleasant home; his prosperity was increasing; his family were grown up, and their prospects smiling; the prejudices which had hung upon his sudden rise were disappearing; respect, attention, love from all circles, were coming thick upon him; and only fifty six, he might yet for years rejoice amid the fruits of his labours. But not so had willed the great and wise Ruler.

In the fall of 1850, little more than one year from the death of Edwin,—in walking up a hill in Bristol, he complained of a difficulty of breathing. Next was a sense of weariness in ascending stairs; day by day strength failed, the heart was affected; and symptoms of dropsy were too apparent. That master energy, which had crushed so many difficulties, had been secretly and silently doing its work on his own once vigorous frame, and his strength gradually yielded to the fatal malady. He was

soon assured recovery was impossible. Hope and fear were no longer; his work is done; he must look into the world beyond time. How did he, a man fearing God, benevolent, laborious in good works, a reader of his Bible, a follower of inward and spiritual life, enter upon the dread conflict, and stand face to face with death?

Prone ever to self-reproach, and slow to behold the full consolations of the gospel, the first days of his illness were days of mourning, but the last were glorious. It was not, however, the mourning of selfish fear; but the mourning of a heart which felt itself infinitely indebted to the Redeemer's undeserved mercy, and could not forgive itself for having loved him so little, and served him so imperfectly. But that blessed Redeemer, who makes man his especial care, though he permitted sorrow for awhile, as if to show that in sickness all earthly comforts do not suffice, even with good hope of restoration, did, ere long, shed abroad in the heart of his servant, a plenteous consolation which well showed that parting with all the enticements of earth, is not hard to him whom Christ makes joyful. The cloud thus removed, the valley of the shadow of death had no power to appal; he passed the winter without much physical suffering, and welcomed the opening beauties of the spring, which he knew was smiling for the last time upon him.

In the beginning of March, after hearing the

physician's opinion, he expressed his willingness to depart, and having sent for a friend, he said, "I sent for you to tell you how happy I am; not a wave, not a fear, not a shadow of doubt. I did not think it was possible for man to enjoy so much of God upon earth. *I'm filled with God.*"

Whilst riding out, a member of his class met and congratulated him on being better. "No," said Mr. Budgett, "I feel that *I am going home;* I should like to have met you all *once more*, but tell them all to meet me in heaven."

"I have passed a pleasant night," he says again, "but feel myself getting weaker. My stay on earth will be but short; I shall soon arrive at home. It gives me great pleasure to think we shall be an unbroken family in heaven. My father's family are many of them gone; the rest are on the way. A part of my own family *are* in heaven. Oh! how thin does the veil now appear, which separates earth from heaven."

His worldly affairs gave him no concern. He said, "I have not a paper to sign, not a shilling to give away, not a book but any one may comprehend in ten minutes. I feel as if I were a poor sinner saved through my dear mother's prayers, the prayers of my friends, and my own poor, feeble prayers offered through Christ. He cannot cast me off, but has gently guided me through the

wilderness, and is keeping me until I am perfected through suffering."

"How hard it is, in life and vigour, to bring our minds to believe that we must suffer! But the Lord has seen fit to bring me to a death-bed. I this day hang like a little child in a brook, catching hold of a branch that is thrown out to save it; only there is one difference in my case, I *hang* upon the *branch* of Jesse's *stem*. Christ will keep me; I am safe,—I hang upon the atonement."

He had not lost his interest in the Young Men's Association, but commended it to the care of his sons, to whom he gave a message to be delivered to them. For all who approached him he had some kind word of advice or comfort, and when led to speak of himself, it was always to express his spiritual peace.

In the beginning of April he was no longer able to walk, but was carried up stairs by some of his men. On the way he said to them, "I am quite ready to be carried down whenever my heavenly Father sees fit. Thank God, I have a hope beyond the grave." On being seated he added, "Wait; I want to tell you on what my hope is fixed. *Listen.*" He then repeated

"'Jesus, my great High Priest, &c.'

"'I the chief of sinners am,
But Jesus died for me,'

and not for me only, he is willing to receive all. He is the way through which all may come."

In conversing with his physician, he said, "When I look around on my family and the church, I feel as if life would still be a blessing. I am not one of those who are weary of the world, nor do I feel any sympathy with such; but when I look at myself as an individual, I feel 'twere better far to go.

> "'There is my house my portion fair,
> My treasure and my heart are there,
> And my abiding home.'

I did not feel like this at the beginning of my illness; then I felt my own unfaithfulness had been so great, I wished to be spared a few years longer that I might prepare for heaven; but I have been led to see that I can do nothing to *merit* heaven:—

> "'In my hand no price I bring,
> Simply to thy cross I cling.'

I trust *now* in the merits of my Saviour—in his atoning blood. I feel that it is 'not by works of righteousness which we have done, but of his mercy he hath saved us.'" He told his daughter-in-law, "I should like to live a little longer for your sake. Yes, I should like to *mark* out your path for you; but this is wrong. I *may* not

choose the best path, neither can you; but I *can* and do commend you to the care of our heavenly Father. He will guide you aright. 'Commit thy way unto the Lord; trust also in him, and he shall bring it to pass.' 'In all your ways acknowledge God, then he will *direct* your steps.'"

To his son William he said, "You are entering life under very different circumstances, with regard to temporal things, to what I did; pursue the same course I have done, and your way is made: let there be this difference, where I have followed trifles, you follow the dictates of the Spirit; wherein I have followed my senses, you cleave close to God, and all will be well. If you do that, in twenty years' time, if you should be spared, I shall look down upon you, and I shall see you respected and beloved by all the neighbourhood." That text was repeated to him, "I have fought a good fight," &c. "Ah," he said, "I can't say with the Apostle, 'I have fought a good fight;' for I have not. I have been unfaithful; but there is an atonement through Jesus. I can say, I have almost 'finished my course; henceforth there is laid up for me a crown of righteousness, which the Lord, the righteous Judge, shall give me at that day.'"

On the 19th of April, his physicians pronounced him worse, but nothing disturbed the calm tranquillity with which he was able to look

down into the dark valley, and from time to time he exhorted those around him as we have stated. But as the crowning hour drew nearer, his views of the glories of the eternal world became clearer, and he rejoiced in prospect of the life beyond the grave. "I love," he said, "to hear of the beauties of heaven, but I do not dwell upon them; what I rejoice in is, that Christ will be there. Where he is, there I shall be also. I know that he is in me and I in him. I delight in knowing that I shall see him as he is." "How our heavenly Father paves our way down to the tomb! I am so happy and comfortable, it seems as if it cannot be for me, as if it must be for somebody else. I don't deserve it. I have sunk into the arms of Omnipotent Love."

On Sunday afternoon, after enjoying a most happy frame of mind in the morning, declaring that he was perfectly happy in all the blessedness promised to the true believer,—he said he felt better, and wished to partake of the sacrament of the Lord's Supper once more in company with those who were so dear. The family assembled, the two ministers came, and the solemn ordinance was administered. During the service, Mr. Budgett seemed fully absorbed by the solemnity of the occasion. Seated on the side of his bed, his countenance beaming with joy, the rapture of his spirit seemed to give strength to his body; with hands

upraised, to the astonishment of all, he responded to the prayers, and joined in the hymn, reminding those present of some old prophet, or the patriarch Jacob, surrounded by his family, giving them his last blessing. He appeared in a perfect ecstasy of bliss, and continued to utter the most joyful expressions of faith in Christ, and hope in heaven.

"This is the happiest day of my life," he said, "I never asked for joy, I always thought myself unworthy of it; but He has given me more than I asked."

The day in which the last mortal conflict was to be ended, now drew near, but as he looked more closely into the grave, his confidence but increased. "I am going the way of all flesh," he said a few hours before his dissolution, "but, bless God! I am ready, I trust in the merits of my Redeemer.' The last words he distinctly repeated were —

"'With glorious clouds encompassed round,
Whom angels dimly see,
Will the Unsearchable be found,
Or God appear to me?'"

Although his medical attendant had given it as his opinion that he might linger many weeks, his death at last was very sudden. There was barely time to summon his family, until the death struggle which was very short and apparently not severe was over. By the time they were by his bedside he was unconscious. They watched,—his eyes

gently closed, and without a movement or a sound, his spirit winged its way to that haven he had so long desired to reach.

And now, dear reader, our task is done! May God bless thee! May he give thee bright days, tranquil nights, and a happy end! And when he opens the GREAT BOOK in which all our lives are written, oh, may it contain a good account of thee!

THE END.

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